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THE FRONT PAGE

THAT the unemployed men who have been squatting for a month in the premises of the Vancouver Post Office and the Vancouver Art Gallery would have to be dispossessed at some time or other has been obvious all along. The only matter for surprise and criticism is that they were not dispossessed long ago. We are not at all disposed to quibble about the precise nature of the means taken to dislodge them, and the suggestion that because tear gas had been employed the men are not to be held responsible for their subsequent wholesale destruction of other property is too absurd for serious consideration.

Nevertheless we do consider the Dominion Government to be mainly responsible for the unfortunate events which occurred while the Prime Minister was celebrating the centenary of an earlier attempt to improve the political condition of the country by violence; and our grievance against that Government goes much further back than the decision to employ tear gas on the inhabitants of the public buildings of the Pacific coast. The Vancouver situation is wholly the result of a very dexterous effort on the part of skilled agitators (and we do not wish to suggest that they had nothing legitimate to agitate for) to play off the national and provincial Governments against one another, in the knowledge that both of them would refrain from action as long as possible and would each endeavor to throw the responsibility for action upon the other. The tactics of the squatters make it perfectly clear that this is what was in their minds; it was for this reason that they simultaneously occupied one building of the most pronouncedly federal character and one which is municipal and therefore falls under the provincial sovereignty.

But if the Dominion Government had accepted, as it has long been urged to do, and latterly by no less competent an authority than its own Purvis Commission, the complete responsibility for dealing with all conditions arising out of abnormal unemployment, there would have been no opportunity for the use of this technique by agitators or anybody else, and in our own opinion most of the injustices and inefficiencies of the present relief system would have been removed or greatly mitigated. We have seen no compelling argument either constitutional or practical against the adoption of this policy, and we can see no reason why it has not been adopted except the reluctance, natural but far from admirable, of politicians to accept responsibility when they can possibly avoid it.

TWO GRANDFATHERS

PRIME Minister King in his eloquent and inspiring address at the unveiling of what we suspect will come to be known as the Rebels' Arch at Niagara Falls made one reference to his own ancestry which may possibly explain both his brilliant success in keeping together as a political force so diverse a body as the Canadian Liberal party, and also his occasional failure to achieve action when doing so would involve a departure from the attitude of compromise. Mr. King, like the rest of us, has two grandfathers. One of these was the famous "Little Rebel" and the other was a less famous but equally to be respected supporter of the existing Government in 1837; and Mr. King told his hearers that at one stage in the proceedings of that year his paternal grandfather was busily engaged in firing upon a farmhouse in which his maternal grandfather was suspected to have taken refuge. It is easy to understand the atmosphere of profound faith in the methods of conciliation and compromise, which must have permeated the household in which the present Prime Minister was brought up, with the son of one of these men for father and the daughter of the other for mother; and it would probably be difficult to find a better preparation for the extraordinarily difficult task of governing this as yet unassimilated Dominion. But there are times when the instinct for compromise and conciliation conflicts with the need for positive action, and it is at such times that Mr. King is not at his best. One of these times occurred in 1930, and caused the country to turn from Mr. King (who was almost incredibly unaware that action was so sternly demanded) and to put in his place a man who is all action and cares practically nothing for conciliation. In the matter of unemployment relief we think it possible that Canadian public opinion may be getting back to the state of mind of 1930, and demanding, not indeed the same kind of action as it demanded then, but at least something definite to put an end to the shifts and evasions, the inconsistencies and injustices, of the present hodge-podge system of administering relief through three separate and constantly conflicting authorities. Either the Mackenzie or the King in Mr. King's ancestry would perhaps be a better man in the circumstances than the blend of the two.

AFFRONT TO SENATE

IF IT is going to be a deliberately maintained policy of the House of Commons to belittle the Senate and diminish the public's respect for its deliberations and decisions, the vote for the six months hoist of the Divorce Bill is comprehensible and natural; but we can see no justification for it on any other grounds whatsoever. The Bill was drafted with great care and discussed with intelligence and public spirit in the Upper House, and emerged therefrom in a condition which certainly entitled it to respectful consideration from the Lower House. It arrived in the Commons to find nobody in either of the major parties willing to father it even to



"THE FIRST LESSON," by C. C. Falck, 532 Lougheed Building, Calgary. This charming study is the winner of the week's first prize award of Ten Dollars in the Summer Photograph Competition. (See Page Three.) Rolleiflex camera, Kodak S.S. Pan film, 1/50 sec. at F 5.6, three photofloods, Johnson's Ultra Fine Grain developer, print on P.M.C. No. 10.

the extent of moving the first reading; and after Mr. Woodsworth and one of his fellows of the C.C.F. had provided it with a mover and seconder it was given the hoist as unceremoniously as if it had been one of the ordinary crop of legislative fad projects such as are commonly brought in by new members anxious for a little notoriety.

The subject of the Bill is one of extremely wide public interest throughout Canada; and the conditions which it is intended to remedy are the cause of grave and widespread suffering and injustice. The Bill follows closely the lines of an Act which has been adopted by the British Parliament, with the strong approval of a great majority of the people of Great Britain, and which is there working very satisfactorily. The action of the House of Commons in treating it as a matter unworthy of the consideration of serious legislators is an insult to the Upper House and an affront to all that body of opinion in Canada which considers that the present divorce legislation is antiquated and unsatisfactory. We are not in the least suggesting that the House of Commons was under any obligation to pass the Bill; indeed we should have been considerably surprised if it had passed it, in view of the shortness of the time during which public opinion has been in process of formulation upon this subject. But to defeat it after reasonable discussion is one thing, and to refuse to give it any discussion at all is quite another.

We regard it as vitally important for the preservation of democracy in Canada that the Senate should not only perform its share of the task of legislation but should also enjoy its share of the prestige properly belonging to a legislative body. It cannot do so if it is to continue to be subject to snubs like this from its fellow legislators at the other end of the Parliament Buildings. We trust that the Senate will take the earliest possible opportunity to send a fresh Divorce Bill to the House of

Commons and thus to find out whether the hoisting of this year's Bill was merely a hasty act of bad judgment or part of a deliberate policy of reducing the Upper House to a rubber stamp for endorsing the decrees of the Lower House.

Fifty-three members voted against the hoist, including most of the C.C.F. and Social Credit parties, Mr. Bennett, Mr. Ilsley, Mr. Massey, Mr. Spence, Mr. Stirling and Mr. Taylor of Nanaimo. Mr. Woodsworth's speech was a very able one, and brought out the important point that cruelty, which is made a ground of divorce but is not defined in the Bill, is already defined in the British case of *Russell v. Russell* (1897) as "conduct of such a character as to cause danger to life or limb or health, bodily or mentally, or such as to give rise to a reasonable apprehension of such danger." The vote for the hoist was 102, led by Prime Minister King and Mr. Lapointe. We think that the time will come when some of the 102 will be found on the other side of the division.

ARCHAMBAULT REPORT

THERE is a great deal in the report of the Archambault Commission that is valuable and constructive; and the general effect even of those parts of it that are not so valuable will on the whole be beneficial, because of the general awakening of the public conscience which the report is bound to produce. For these reasons it may seem ungrateful to suggest that in some important respects the report is misleading, and that there is grave danger of its resulting only in changes which will fail to get to the root of the matter and will have no real effect upon prison conditions.

Too large a part of the report is devoted to personal criticism of officials and too little to the

(Continued on Page Three)

THE PASSING SHOW

BY HAL FRANK

THERE can be fairly general satisfaction with the Federal Budget which continues to maintain in these parlous times a gratifyingly even unbalance.

And then there is the story of the motoring fiend who had his first ride in a trailer. He nearly went mad because he couldn't pass the car in front.

Premier Chamberlain's policy of realism has had an unexpected educational result. The British people sustained with calm their first earthquake.

So far the Ontario Legislature's investigation into Hydro matters has revealed nothing vile except the tempers of some of the persons involved.

According to the press, Henry Ford says that the world's greatest period of economic prosperity is just ahead of it. We wonder if the motor magnate was correctly reported or did the interviewer unknowingly catch him in a reminiscent mood.

It is well that Canada has decided to have no permanent foreign policy. Thus we are spared the unsettling effect of having to change it every week-end.

We understand that the United States is extremely interested in Mr. Dunning's statement of the soundness of Canada's economic position and is planning to send up experts to look over our No Deal.

What must exasperate the Japanese more than anything else is that the floods which have stopped their armies in China cannot be blamed on the machinations of some foreign power.

People have retained their sanity amazingly well under the strain of the past years, according to a psychiatrist. But how could you get humanity down when in the midst of world calamities and national upheavals it can argue about Sunday golf and the length of women's bathing suits?

We are glad that the irate farmer with the shotgun who threatened to prevent a group of Canadian poets from reciting their verses on his property was finally willing to listen to reason. Otherwise we would have heard again that old complaint that native bards are not honored in their own country.

We agree with the publicist who says that this will be regarded as an age of little progress. Japan is making little progress in China and Franco is making little progress in Spain.

There has been some curiosity about the "Masked Marvel" who has been engaging in wrestling bouts in Toronto. One interesting rumor is that he is a contender for the leadership of the Conservative Party and is getting in training for the nomination proceedings.

An astronomer recently expressed his conviction that Mars is able to support life. If that is true, it places Mars in a definitely superior position to the earth.

Esther says that she is boycotting her neighborhood picture house. She says that she saw a double bill there the other night but they refused to give her half her money back when she told them that one of the pictures was terrible.

PLATFORM CRAFT

BY SIRHINDI

The author of this article is a well-known journalist and critic in one of the smaller cities of Canada, but what he has to say about one aspect of the institution of the Music Festival is equally applicable to all the other Canadian cities, small and large.

WE HAVE just had a festival of music—a provincial affair. It may to some be a tempting subject for satire, amusing sub-acidities that would smart the more for their near truth; but that would not be kind. Nor would it be just.

In point of fact festival performance falls largely outside the scope of true musical criticism. Taken as what it was, this festival should be marked high. The spirit was right. It offered opportunities of comparison and self-criticism to contestants and teachers. It picked a few promising artists out of the mass. It invited a measure of public appreciation. It was a good effort—more power to it. But—

Be it sorrowfully recorded that something outside music went far towards spoiling the whole effect. Platformcraft, visual elegance was notably lacking. There were exceptions, but, generally speaking, dress, gait and posture were shocking. So bad was it that the audience had to overcome a feeling of revulsion—or, worse still, a wild desire to laugh aloud—before the music could soothe.

PLATFORMCRAFT is not a triviality. Nobody with a love of music is going to say that an exquisite gown, perfect carriage and easy, graceful poise are going to make up for poor performance. Their opposites, however, detract hideously from good performance. Aesthetics embrace all the arts. An offence to the eye prejudices the ear.

Festival audiences are ready to make full allowances for the fact that many competitors cannot afford rich raiment. Nowadays that excuse is not

SPRING TUNING

I LIKE the sound the tuners make.
I must be queer, for I'm not driven
To tears or drink, but sit and sew
And listen to them there below—
The blind man and his youthful son
Striking the notes, and soon my head
Nods drowsily, as long ago
When raindrops falling one by one
From off the corner eaves were shed.

I must be queer. I quite enjoy
The high insistent treble notes,
The gloomy bass, the chords they strike,
And what the flowery poets like
To call arpeggios of sound.
But best of all, when they are done,
I like the loud and showy piece
The young man plays with bounce and bound,
With trill, crescendo, crash, and run.

This rich and satisfying din
Perfects the perverse mood I'm in.

—LENORE A. PRATT.

Grand Falls, Nfld.

valid. The store windows on any street show that inexpensive clothes need not be ugly. Besides, the exercise of a modicum of taste transforms a rag and imparts the precious attribute of individuality, priceless to an interpretative artist *coram publico*. Bad, careless dress is an insult to the audience—and it reacts to it sharply.

Natural and graceful movement on the stage is rated supremely important; the entrance and the exit are the most exacting moments. This applies with even greater force to the platform which has no continuous action, no "build-ups" and very little decor to help. The concert artist's movements should be faultless. They should be studied and practised. There must be no hop, skip, strut, swagger, stumble, stamp, shamle, shuffle, waddle, trot, trip or tittup. A bossy bustle, a languid lounge or a scared scuttle can be equally antagonizing; why do it when the human walk may be so rhythmic and almost poetic?

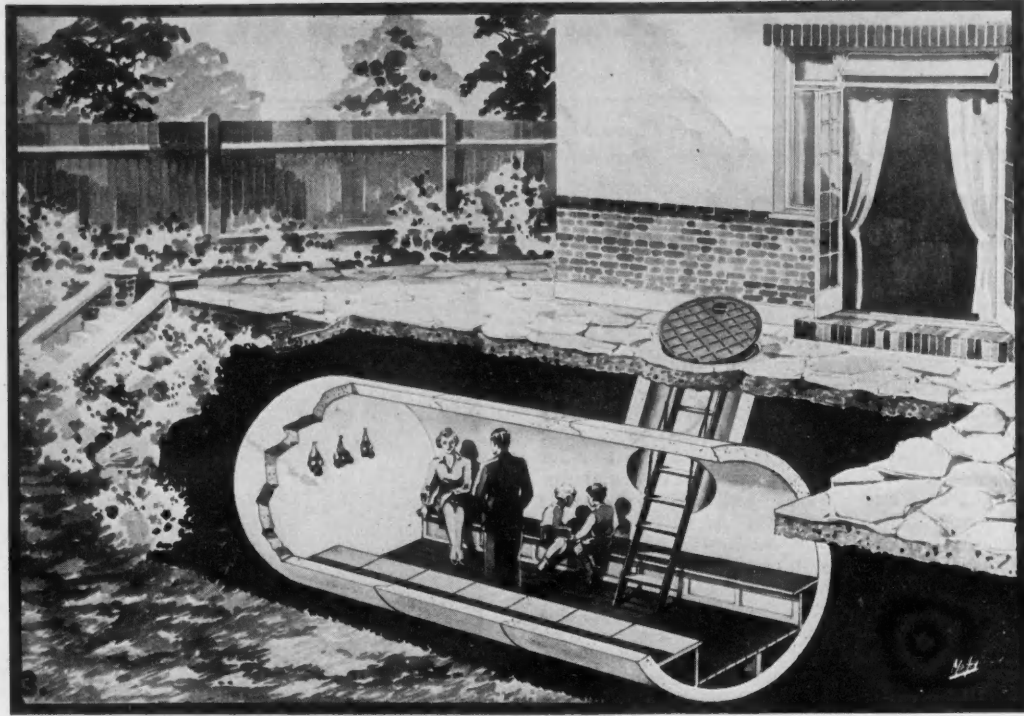
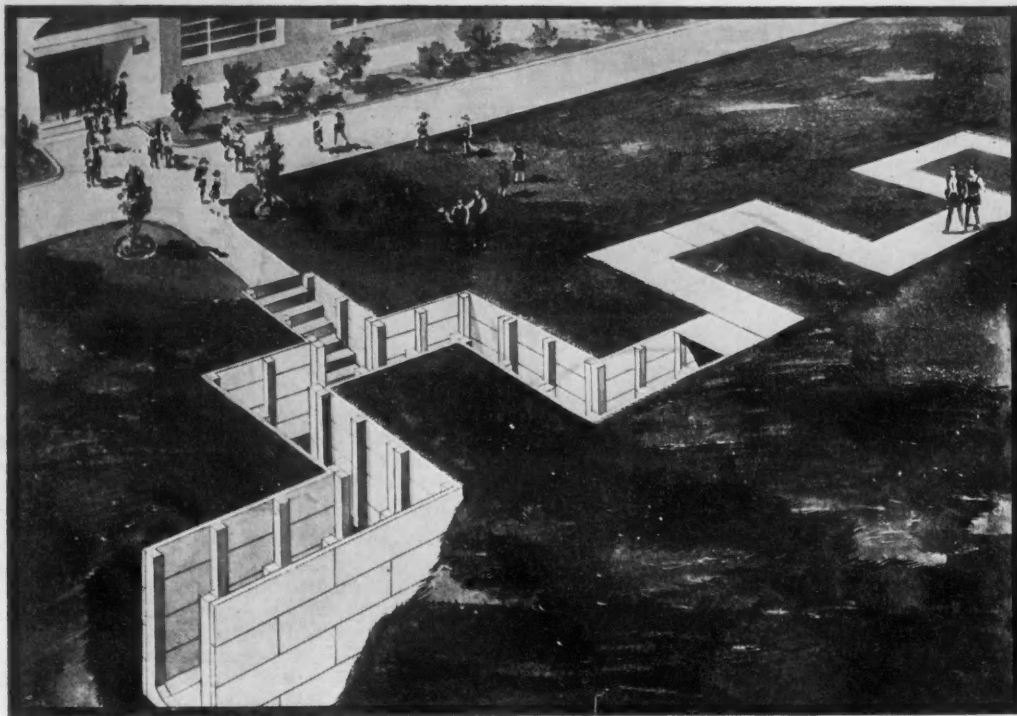
IT MAY be apropos to mention a point whereon the festival authorities fell down. There is an elegance of the concert platform that adds greatly to the general effect and helps the lady performer—the custom of handing her on and off, settling her in her place and openly paying her the little courteous attentions that distinguish between rough and polished manners. It is a pleasant amenity of the platform and costs nothing. Its loss is deplorable.

Posture during performance is rather personal. Peculiarities should be detected and toned down. Grotesqueries are an abomination. They provoke to ribaldry, *vide Punch*. Practice before a cheval glass should be part of every concert artist's preparation; festival competitors are embryo concert artists.

AND that is that. Praised be the musical festival as such; but exactly on that account it should not be needlessly debased by inattention to an important, nay vital, accessory. Art is a unity. Music cannot disassociate itself from literature, the drama, painting and sculpture. The aesthetic brain records impressions of both eye and ear. One sense cannot be well pleased if another is outraged.

The matter of platformcraft is worth mentioning. These observations are hung on the peg of one festival; but all or nearly all offend in some degree. The point is that it is but a ha'porth of tar that is needed to stop an annoying leak in a good ship. *So verb. sap.*

JUST HOW SERIOUSLY England is taking the matter of Air Raid Precautions is revealed by these officially issued photographs, as suggestions for action by the civilian population. It is evident that ruthless attack is contemplated on the part of the potential enemy and to quote the official descriptions: Left, "a few seconds would suffice to remove an entire school of children to this simply, but highly efficiently, constructed concrete trench." Right, "a simple, cheap concrete tube in the garden would be highly efficient."



LET US LOOK SOBERLY AND SENSIBLY AT GERMANY

BY CANDIDUS

IT IS NOT necessary, and it is not advisable, that the Canadian Government attempt to form a cut-and-dried plan of action covering all possible developments of foreign policy; but Canadian citizens, who expect to be consulted in case of emergency, and at the least will be expected to carry out whatever policies are adopted, must do their best to get a clear idea of the problems and their possible solutions.

With all due deference to British Columbia, the immediately pressing foreign problem for Canada is bound up with Anglo-German relations. However serious the Japanese pressure might some day become, armed invasion of North America in at least the present generation seems quite out of the question, and either victory or defeat in China may be expected to delay still further the possible reckoning. Japanese hostility, even without military occupation, could indeed be serious, but it is wildly improbable that Japan would launch an unsupported attack on any British Dominion unless Britain had first been seriously weakened elsewhere. Germany is at present the only power that could, and might conceivably be willing to, initiate such a weakening.

The events of the last five years have made it fairly clear that Canada's influence on England's foreign policy is practically confined to marshalling her the way that she was going; but when England seems uncertain just where she is going, Canadian influence might well turn the scale between alternative policies. In any event it does us no harm to form some conception of just what our inescapable association with England is likely to let us in for.

WE MUST attempt as far as possible to avoid thinking of Germans, Russians, Spaniards, or Englishmen as shimmering saints, or grinning devils. They are, like ourselves, a poor bewildered hard-driven set of mortals doing the best they can for themselves with the limited equipment of brains that God has given them. It is not treason to hold that Britain's recent policies have been disastrously inconsistent with her and our best interests; but not all the reasons advanced in support of this belief will bear critical scrutiny. Much of the impatience felt by some liberal-minded Canadians is due to a remnant, all the more potent for being unconscious, of colonial feeling. It is the attitude of the small boy who has grown up in the belief that "my Dad can lick anybody," and is now discovering, to his hurt bewilderment, that there are a great many other adults whom his Dad would prefer not to tackle.

OUR HISTORIES do not stress the fact, and we seldom reflect on it ourselves, that England is not really invincible. She has lost before now not only battles, but wars, long and short. The American Revolution and the Hundred Years War were neither of them events of minor consequence. It is unfortunate that our school text-books, in trying for brevity and simplicity, have tended to present the history of England too much in isolation from that of Europe, obscuring the fact that for most of her national existence England has been distinctly a minor European power. There was indeed a brief period of leadership in the nineteenth century, when France was badly shaken, Germany not yet fully organized, Austria and Turkey distracted by internal troubles, and Russia concentrated on her eastward expansion. At this time, England, having stolen a march industrially on her competitors, undoubtedly held a position of peculiar prominence. But this was a condition that could not possibly last, and it may be remembered that even then England deferred with all possible dignity, but with scrupulous attention, to the wishes of the United States. The British Empire is a profitable investment in time of peace, but a very costly and difficult thing to defend in time of war, especially in the face of the new air weapons and under-sea weapons, and it is extremely difficult to mobilise for rapid and effective action. In fact, out of her whole empire, the only military resources that England from a strategic point of view can depend on are what she has at hand in Great Britain and Northern Ireland. The rest of the Empire may be useful to divert hostile forces that might otherwise have been employed against England herself, and, to a debatable extent, for replenishment of supplies. In actual available man-power, however, England is one of the smallest of the Great Powers, ranking above Poland, but well below Russia and Germany,

distinctly below Italy, and about on a level with France proper. Nor is there any indication that she has a countervailing advantage in industrial or scientific technique.

ENGLAND has attained and maintained her position more by a dexterous use of alliances than by her own force. Even in the great effort of the Napoleonic wars, one has only to read side by side English and European memoirs and novels of the period to realize how comparatively lightly England was touched. The experience of 1914-18, although it conformed to this traditional pattern, sufficed to show that such happy immunity is not likely to continue; and those who have studied the history of the late war may well wonder whether England's statesmen may not be moved by the cynical reflection that any calamity is less than another war fought under British generals.

IN HER relations with Germany, England has roughly four choices: unhesitating support; unyielding hostility; sullen acquiescence; or coolly cordial co-operation. Considerations of internal politics make the first and second of these extremely difficult; the third offers little advantage, and represents in fact not so much a policy as the total lack of a policy; the fourth is perhaps the most ticklish, but probably the most profitable of all.

It is a mark of sheer innocence to assail England for "betraying her historic role as defender of democracy." In the first place, it is not her historic role. England has traditionally supported the cause of freedom abroad when, and only when, such support tended to weaken some power she especially feared. Otherwise, she has lent her aid quite as readily to repression. She has never attempted to be Europe's or the world's knight-errant; her Foreign Office has been a haunt less of Don Quixotes than of Sancho Panzas. She has not got where she is by spontaneously championing every underdog, but rather by shrewdly calculating which dog is likely to come out eventually on top, and contributing a few timely nips on his behalf. Nor, it would seem, have her people yet lost that singular gift they so admirably displayed in the Napoleonic wars, of settling their own internal difficulties by permitting and encouraging foreigners to kill one another

off in large numbers for their political ideals with a minimum of English co-operation.

In the second place, England is not in any valid sense a democracy, and probably doesn't want to be. She is still, as she has long been, a fairly liberal oligarchy. This is not an unmitigated disadvantage. History shows oligarchy to be a singularly tough and stable form of government, and probably on the whole the commonest form. The result of most revolutions, even, has been merely to substitute a more resolute and capable oligarchy for one that was losing its grip. Analysis of revolutionary technique, from Aristotle to Montesquieu, shows that the secret of success lies in the transference of effective sovereignty to the group, large or small, that is most capable of maintaining it. In fact, a revolution, in its most general terms, is a violent political upheaval aiming at a more realistic alignment of vested interests in the state. There is no reason to expect the English oligarchy as a matter of principle to support the industrial oligarchy of loyalist Spain against the landed and financial oligarchy of rebel Spain, unless the former seem definitely likely to make good their bid for power, nor to support the industrial oligarchy of the Czechs or the Russians against the commercial oligarchy of the Germans, unless they stand to gain by it.

The Germans are a gifted, energetic, and in some respects attractive people, and a world that cut itself off from their contribution would be the poorer. Also they occupy, in considerable force, a key position in the continent which is still one of the most important centres of the world's civilization. It is wise for us to emphasize not the terms on which we are bound to be their enemies, but the terms on which we are eager to be their friends. There is no sense in throwing away the German baby with the Nazi bath-water. We may be more ready now than some of us were ten years ago to recognize that the men who checked Prussian militarism in 1914-18 really did the world an inestimable service; but the experience of the last twenty years does not encourage us to check it again in exactly the same way. Yet the only alternative, if we embark on such a course, is in the event of victory to wipe out some 50-80 per cent. of the German nation, an expedient practically feasible but morally repulsive.



GRIST FOR THE MILLS OF WAR. All over the world the hunt for scrap iron, urgently needed for the manufacture of armaments, is busily going on and nowhere more vigorously than in England. There the Government has instituted a campaign to turn up this "buried treasure" from every available source. Here is a dump of "junk", now a very valuable commodity, near London.

WE TOO readily forget that it is possible to treat the Germans as equals without accepting them as masters, to welcome them as friends without embracing them as brothers. Granted that the British Empire-Commonwealth is noticeably more democratic than the German Reich, Hitler is still no more remarkable an ally than was the Czar of All the Russias in the late struggle for the preservation of democracy. We need not fall into Hitler's arms merely because we are willing to do a fair deal with him. It is possible, and indeed customary, for nations to be on cordial but cool terms with one another. Indeed, emotional relations in such a sphere are always unstable and often dangerous.

One of the worst of many dubious legacies from the time of the great Victoria is the fiction of a peculiar kinship between the English and the German peoples. This fiction, a product of court rationalization and Victorian pseudo-science, has done its work so thoroughly that there are few today who are not surprised to hear it called by its right name. Yet it is curious, surely, that the deep community proclaimed by this theory so completely escaped the active minds of Shakespeare, Milton, Dryden, Wordsworth, and their predecessors. It is curious that, as the memoirs of the time make abundantly clear, not all the stress of the Napoleonic wars could destroy the sense of kinship with the French, or create a sense of kinship with the Germans.

INDEED, if there be any truth at all in the theory of racial differences, it is obvious that the English mixture of Teuton, Celt, and Mediterranean is far closer, despite the different proportions, to the Teuton, Celt, and Mediterranean mixture of the French than to the Teuton-Slav mixture of the Germans. But after all, any reputable scientist takes this theory with so many reservations and so many qualifications that it is practically meaningless. It is a graver matter that the kinship fiction flies in the face of all recorded history. Our famous institutions of law and government, whose origins Germanophile historians divined in crowds of woolly-faced savages banging spears and shields around some early Fuehrer in the German forests, have been traced by the sober industry of investigation to their unmistakable origins in France, as the very names imply, and often in Southern France at that. Ever since the Norman Conquest the deep feeling of essential community between English and French, reinforced by a thousand actual ties of kinship, has persisted triumphant in spite of incessant squabbles. The average Englishman before the fashion typified in Carlyle (himself no Englishman) if he thought of Germans at all, thought of them much as he thought of Russians, as a gross, distant, incomprehensible, almost barbarian race, clearly outside the charmed circle of civilization in which the Englishman moved with the Frenchman, the Italian, and the Spaniard. It must be admitted that Germany's conduct in 1914-18, and no less in 1934-38, shows little reason to revise this estimate.

BUT ALL this is an argument, not for having nothing at all to do with the Germans, but for dealing with them on a sensible and realistic basis. The fact that a man beats his wife is no justification, either legal or moral, for refusing to pay him a just debt. But it may be a reason for refusing to invite him to dinner. The Germans are, I repeat, a gifted, energetic, and numerous people, formidable as enemies, intolerable as masters, unacceptable as brothers, but useful neighbors and agreeable friends if kept at a proper distance. There is nothing to be gained by getting hysterical about Germany, either for or against. It is clear to any sober thought that the German people have real as well as imaginary claims and grievances, nor can we in justice request them to remain obsequiously quiet if we are not willing to make an honest and unemotional attempt to come to terms with them. This does not involve "selling the pass" or "bowing the knee to Baal" or any other of the fine phrases an impassioned rhetoric might suggest. It is simply a question of maintaining our moral self-respect and our mental self-possession as unembarrassed as we hope to maintain our material belongings; or refusing to be conquered either in body or in soul by the errors we so generously deplore in Mr. Hitler.

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discussion of the fifty-year-old penal system of Canada and the spirit in which it is administered. It has been said, and we believe with truth, that not even the best possible official with the best possible training in the prison system of Great Britain, now probably the most civilized in the world, could administer the Canadian penal system or any part of it with success if he were obliged to do so in the buildings which Canada provides, under the instructions that have survived from the middle of the nineteenth century in the Canadian penal code, and with a staff recruited and trained under the methods of political appointment. It takes three years to train a warden for the British service—just a little less than the average time required in Canada to bring about a change of government and thus to make his position insecure and his authority questionable.

It is not unnatural that the Government should welcome the personal recommendations of the report, which make it possible to dismiss a number of high officers and to replace them with men of the Government's own selection. But we confess to some fear lest prompt action in this matter should distract attention from the need for carrying out the immensely more important recommendations concerning radical changes in the entire structure of the penal organization. It will not make much difference whether the Superintendent of Penitentiaries is a military man or not, nor whether convicts are or are not required to come to attention before a prison officer, if nothing is done about classification of offenders, establishment of a merit system, improvement of the training system for young offenders, and most important of all, the thorough modernization of the ancient buildings which provide most of our penitentiary accommoda-



THEY HAVE THEM IN WASHINGTON, TOO.

mentime, may we hazard a doubt as to the suitability of the term? We applaud the desire for social improvement and recognition which impelled the innovation—a proof that “soda jerkers” are ambitious and up-and-coming like other men, but, alas, “fountaineer” inevitably suggests “mountaineer” and we are not at all sure that the association of ideas will be a happy one. True, when one thinks of the cone-shaped mounds of ice-cream in, for example, a banana-split sundae, the resemblance becomes more than a mere matter of word formation. But as the mountaineer is popularly conceived, he is one aloof, secretive and inclined to let things take care of themselves. Not so the soda jerker, who must perform genially in public and at a break-neck speed. What we are afraid of is the baneful effect of terminology, that a pall of indolence will envelop the soda fountain, now the scene of brisk, machine-gun-like action, and that we will be reduced to eating melted ice-cream and drinking soda pop from which the bubbles have long since fled. While the soda-fountaineer sits lazily in a corner, whittling an ice-cream cone and chewing dreamily on a manufactured straw.

THE LITTLE BEAVERS

THE appalling literalism of the Canadian mind has been seen once again in action in the withdrawal from the sculpture designs for the Peace Arch at the Ottawa Parliament Buildings of an element which was to have consisted of one parent beaver and nine little beavers, and thus to have symbolized the relationship between Canada the Mother and her nine sometimes undisciplined children the Provinces. The scientists in the Department of Mines or Waterpowers or wherever it is that such matters are looked after have discovered that beavers do not as a rule produce litters of more than four at a time, and the idea of nine little beavers with but one visible parent has revolted their sense of scientific accuracy. They have brought pressure to bear upon the architects, and the beaver and beaverettes have been repealed or cancelled or disallowed or whatever it is that Ottawa does to a projected piece of sculpture which it does not like.

We are all against this insensate and grovelling literalism. In the first place it is not even defensible upon purely literalistic grounds. The Dominion beaver's original litter was exactly four, in the very best beaver tradition, and took place in 1867, when the Dominion, with the assistance of the British North America Act, whelped (the term is not ours but belongs to the beaver experts) Ontario, Quebec, Nova Scotia and New Brunswick. Subsequent additions to the family came usually one at a time, with the Prairie Provinces as an exceptional case of twins. There is nothing contrary to beaver obstetrics in all this, and no reason why the Forestry experts, or whoever they were, should have been perturbed.

But even admitting that the nine little beavers,

owing to a chronological foreshortening which is quite within the range of sculptural license, will look as if they had all been brought forth at a single parturition, we still do not see any objection to the symbolism. Canada is no ordinary beaver. Its female citizens, as we have overwhelming evidence at Calander, are not subject to the ordinary limitations of human fertility; and we do not see why Canada in the person of its symbolic beaver (*Castor canadensis*) should not be entitled to the same freedom from the restraints of ordinary castorian practice. Canada is a prodigy of nature, or a prodigious defiance of nature, anyhow, and the rules that are good enough for common nations have no meaning for us.

There is one other way of dealing with the problem. Mr. Lavoie of Montreal, who since the death of Grey Owl seems to be establishing a claim to the title of “Canada's Beaver Man,” makes the suggestion that the number of Provinces should be reduced to the number of possible beavers, which he claims to be five. This sounds to us like an extremely good idea, not because we are concerned about the literal accuracy of Peace Tower sculpture—what is the use of being accurate about minor details when the name of the very tower itself is a screaming defiance of every fact in the world's political condition?—but because any argument for reducing the number of Provinces is welcome, and this looks like as good an argument as any. We commend it to the attention of the Rowell Commission, and since that body is receiving submissions from almost every organization in the country we do not see any reason why it should not hear a delegation of beavers.

A PROFESSOR OF LIBERTY

BY DOROTHY NIELSEN

DR. W. H. ALEXANDER, Dean of Arts and Head of the Classics Department at the University of Alberta, is retiring this summer, having been a picturesque figure on the campus there for the past thirty years.

A native of Ottawa, and a former professor of the University of Western Ontario at London, Dr. Alexander has had a guiding principle during his long years at the University of Alberta which has made of him a colorful and interesting personality. He believes firmly in the professor's right to take part in the political life of his times.

“It is absurd,” he recently said in reviewing his public life in Alberta, “to talk of the university as a training ground for leaders if the training is to be done by men who are not allowed to be leaders themselves.”

This belief has caused the frequent demand for his academic decapitation through the years. With little result, however, for whatever his political views his work as a brilliant and inspiring teacher of Greek and Latin has never been excelled. His teaching has

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PHOTOGRAPH COMPETITION

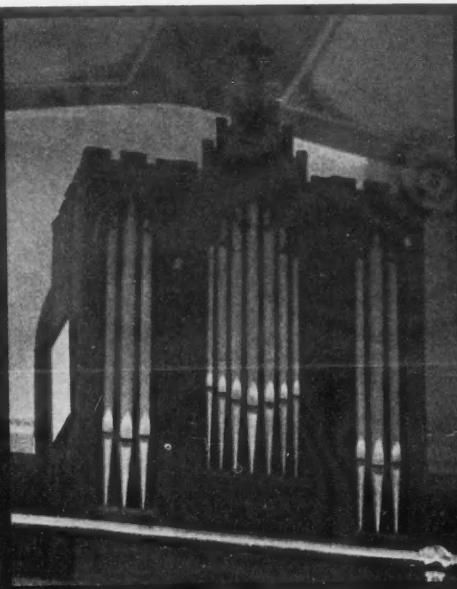
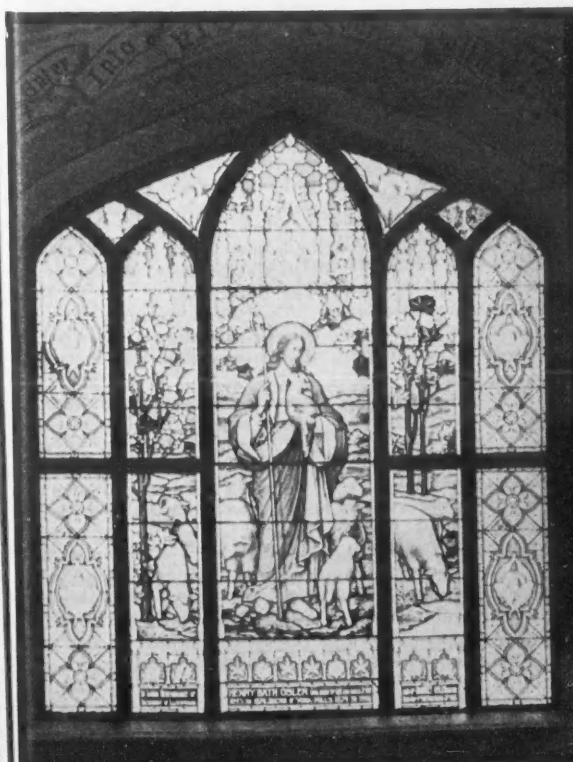
Prizes in our Summer Photograph Competition this year are awarded in alternate weeks in the “General” and “Special” classes respectively. The first award in the “Special” class (action, dramatic situation, or character interest) was made at noon on Saturday last, the winners being chosen from among all the pictures in that class received up to that date. The first prize of Ten Dollars goes to C. C. Falck, 532 Lougheed Building, Calgary, for his brilliant mother-and-child study, “The First Lesson.” The second prize, a copy of Jay's “Camera Conversations” and Three Dollars, goes to Miss L. E. Johnston, 17 Third Avenue, Ottawa, for her baby-in-the-bath study entitled “Force Majeure.” Honorable Mentions are awarded to A. M. Johnson, 17 Lewis St., Toronto; A. M. Barach, 89 Wilson St., Hamilton, and E. R. White, 80 King St. W., Toronto.

Prizes and Honorable Mentions in the “General” class will be awarded at noon today (June 25) and announced in the following issue. Photographs in either class may be sent in at any time, and those not marked “General” or “Special” will be placed in the class which the judges consider most suitable. Prints should be at least four inches in their major measurement. While their safe return cannot be guaranteed, every effort will be made to return them if accompanied by return postage. Competitors are requested to attach particulars of camera, film, exposure, paper, etc.

tion. These are the parts of the report for which we are really grateful to Judge Archambault and his fellow Commissioners. They are much more difficult to carry out than the recommendations that certain highly placed gentlemen be dismissed. But we hope that they will not be forgotten, either by the Government or by the public opinion of the Canadian people, whom we cannot acquit of having been for many years grossly neglectful of their obligations towards those who are undergoing punishment for infraction of the law.

THE FOUNTAINEERS

AMERICAN—and we presume, Canadian—soda fountain clerks, hitherto inelegantly referred to as “soda jerkers,” are henceforth to be known as “soda fountaineers.” It is their own decision, duly arrived at in convention and set down in the public prints for all to see. Whether the public, which has assented at least passively to “realtor” and “mortician,” will approve of the new designation and adopt it into its common speech remains to be seen. In the



NO HISTORICAL ASSOCIATIONS will be violated by modernistic church architecture when St. John's Church, York Mills, is enlarged in the near future. When the church was erected ninety-five years ago it was located a fourteen mile ride by horseback from Toronto. Now the city has grown to

its door. Proud of its old barrel organ, centre above, which is still in use and is one of the only two such organs on the continent, proud of the fact that it is one of the forty-four Crown churches in Canada still deriving income from the Clergy Reserves, proud of furniture carved from the oak which grew in the churchyard in 1843, proud of its Bible containing the signature of the first Chief Justice of Upper Canada. Fortunately John G. Howard, the architect who drew the original plans for the church intended that it should have a large chancel which however was never erected. Now after ninety-five years the chancel planned by Howard will be built, thus providing sufficient space in the main body of the church to accommodate the congregation which has increased greatly in recent years.

—Photos by “Jay,”

been an inspiration for hundreds of students who through his precepts have learned a broader viewpoint of life and knowledge and the ability to think for themselves.

DR. ALEXANDER has had a share in many stirring events in Alberta, such as the fight for woman's suffrage, the dispute as to whether the Bible should be taught in the schools, and the conflict over prohibition. He has been a member of the Edmonton School Board and through a strike of teachers there he came to embrace the Canadian Labor Party, an association which he declares to be the most satisfying he has yet experienced in public life.

His views on education are equally vivid and different. He advocates a university with a minimum of regulations and rules where the education is derived less by formal instruction than by free contact of student and teacher.

“I really believe in Liberty,” Dr. Alexander recently stated. “And I do not consider it has ever been properly tried out yet, particularly in the field of education. Here there is wide room for a greater adventure in Liberty.”

FOR the carrying out of this experiment in perfect Liberty the university must be willing to stand for whatever risks are involved in the fullest expression on the part of the professor. Otherwise there is no liberty and no education. It is an unusual thing for a college man to be actively interested in politics and perhaps for that reason is not adequately understood, although it is common enough in Great Britain and the United States. In my judgment it should be cultivated and encouraged.”

Dr. Alexander came to the youthful University of Alberta in September, 1908, and with Dr. H. M. Tory was one of the originals there. In August of this year, following the summer school session, almost thirty years later, he leaves for Berkeley, California, where he will be Professor of Latin at the University of California.



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—Ottawa Letter

AN APPEASING BUDGET

BY RIDEAU BANKS

FROM the very nature of things the job of being budgetary chief for a family as chronically hungry for the choicer tid-bits of patronage and pap as are the Federal Liberal M.P.'s is no sinecure. At times during the last week it has even appeared as if it might prove beyond the noteworthy skill of that wizard of national house-keeping, Hon. Charles A. Dunning. For when the Finance Minister first placed the fiscal fare for the current year upon the House of Commons table, the various items were greeted by a distinct loss of appetite. Neither cheaper gopher poison for the West nor fishing vessels for the run-down two of the pieces-de-résistance of the Ministerial menu appealed immediately to the two most clamorous groups amongst the government's following as particularly satisfactory articles of diet.

Fortunately for Hon. Mr. Dunning and the glamorous reputation which he holds in Federal Liberalism as a budget purveyor, first impressions are not necessarily lasting. And already the verdict of reflection and sober judgment on Parliament Hill is overwhelmingly his. It is realized now that the most solid and sustaining items in the budget were not the some-what meagre aspects of change which it presented at first sight, but rather certain other features of more fundamental importance—notably the welcome holiday which it gives Canadian business and Canadian taxpayers from the tariff disturbances and increased taxation burdens which have tended to be the characteristic and dreaded concomitants of the Finance Minister's formal annual deliverance in recent years.

ACTUALLY, the M.P.'s who were looking to the Finance Minister for large helpings of pap and patronage deserve the minimum of credit for sinking their initial disappointment in a more reasonable view of things. It was outside opinion, swiftly engulfing Parliament Hill, which first opened their eyes to the substantial merits of Hon. Mr. Dunning's program. A substantial section of the House was all set to howl to high heaven against a budget which was essentially of a "stand-pat" character. Even certain elements in the Liberal ranks were prepared to join the chorus and become party rebels in the interests of a clamor which they felt sure their constituents would support. Before they could go into action, however, unmistakable evidences of the popular verdict upon the budget commenced to reach the national Capital. And to their amazement the M.P.'s realized that the Finance Minister's program was probably the most popular budget which had been proposed since the prosperous tax reduction days of the late nineteen-twenties.

It is hardly too much to say that this discovery came as somewhat of a revelation to the rank-and-file M.P.'s. For some time past—roughly since the advent of Franklin D. Roosevelt to demagogic favor in the neighboring Republic—the statesmen of Parliament Hill have been cherishing the fiction that the people are looking to the government to work economic miracles and that even if the miracles are not possible the motions of attempting to achieve them are expected. Consequently, it was a discovery as unexpected as it might be salutary for the M.P.'s to find out that what the people really want is to be left to themselves to work out their own salvation in their own way.

FROM all the foregoing it is not to be inferred that Parliament Hill regards Hon. Mr. Dunning's most recent budget in the light of a wholly or mainly negative effort. On the contrary, the view is that if the Finance Minister's speech is read carefully and subjected to reasonable analysis, it becomes a document of some international and of considerable domestic significance.

For instance, there is the strong conviction among well-informed circles in the Capital that some of the most trenchant phrases in Hon. Mr. Dunning's deliverance were intended for the perusal of no other individual than the same President Franklin D. Roosevelt, who has already been mentioned. When the Finance Minister stated as a blunt fact that "Canada cannot give today and bargain tomorrow," he is believed to have been addressing himself indirectly to Washington. For down in the United States capital there has been an unaccountable delay for some months now in the negotiations looking towards a new trade treaty between the two countries. And recently the suspicion has been growing on Parliament Hill that the United States negotiators believe that the Canadian Government is committed politically to making a deal and that, if the whole matter is only dragged out sufficiently, the time will come when the Mackenzie King emissaries will accept any terms, simply for the sake of having a treaty. In other words, Federal circles are not sure that the wily Yankee Trader is not pursuing a deliberate policy of "stalling" in the belief that the course will ultimately secure him the maximum of advantages in return for the minimum of concessions.

As Federal circles interpret the Finance Minister's speech, however, it serves a clear if friendly warning upon Washington that no such strategy is to be permitted to succeed. It is accepted as an assurance that Canada will not enter into any "blind" deal with the Republic, but only into an agreement in which the factors of burden and advantage have been carefully weighed and equitably apportioned between the two nations.

IT IS for the clues which it affords to the future economic policy which the Ministry may be expected to follow in the domestic field, however, that the speech of the Minister of Finance is being perused most carefully in Federal circles. And from this standpoint the document is generally accepted as wholly reassuring. Hon. Mr. Dunning goes out of his way to deal with three schools of economic thought which, despite the fact that they are unsound as well as unorthodox, have been competing strenuously for the ear of the Canadian people for several months past. Upon the policies of attempting to spend one's way into prosperity, of trying to use currency and credit policies to work feats of economic legerdemain, and of relying upon the "closed economy" which Hon. W. D. Herridge has so picturesquely urged as the ultimate road to salvation, the Finance Minister was gratifyingly definite. The nation, so long as he is responsible for its economic policies, is to experiment in none of these directions.

THE indications in Parliamentary circles are to the effect that the attack upon this year's Dunning budget will be notable for its brevity and for its political character. It will

come with greatest bitterness from the Social Credit quarter. The Federal followers of Premier "Bible Bill" Aberhart are indignant at the rebuff of disallowance which was administered to the Alberta Premier while he was still figuratively licking the wounds which he had suffered in Saskatchewan. And they are prepared to be nasty. The argument which they will advance is that vested wealth is now the only thing left on Parliament Hill which is sacred, and that human liberties—despite the fact that a supposedly Liberal Government is in power—count for naught. And the proof which they will offer will be the disallowance of the Aberhart legislation, while the Duplessis padlock law is allowed to stand.

The Government's answer to the attack will not be hard to make. The Alberta legislation affected all Canada, whereas the Duplessis law touches only Quebec. It was on this ground that the former was disallowed.

Altogether, the indication on Parliament Hill is that the two major developments of recent days—the Dunning budget and the disallowance of the Aberhart legislation—have both contributed towards strengthening the position of the government in the country at large.

WHO OWNS CANADA'S BANKS?

Who are the owners and what do they do?

★ ★

JIM BROWN, carpenter—your next-door neighbor—may be one of the supposed "Big Shots" who own the banks in Canada. He may own a couple of shares, or maybe only one.

Women, executors or trustees of estates, and retired people, comprise about 63 per cent. of the shareholders in one of Canada's banks, taken as an example.

Analysis of this particular bank, which may be regarded as typical, shows that women own nearly half of its shares. Farmers, merchants and professional men are the most numerous of the classes listed.

There are 260 occupations represented among the shareholders. They include:

Accountants, actors, barbers, bankers, bee-keepers, boat-builders, bricklayers, carpenters, cheesemakers, clergymen, dairymen, dentists, doctors, drovers, druggists, farmers, fishermen, forest rangers, funeral directors, grocers, insurance agents, jailers, journalists, linotypists, lobster buyers, miners, oil operators, plumbers, policemen, railway employees, ranchers, sailors, scalars, sheriffs, stenographers, stevedores, timber cruisers, tobacco farmers, trappers, and others.

These are among the folks who own the banks and so must be a part of that bogey with which some people seek to scare you—that fabled "international bankers' ring". They are mostly Canadians—your fellow-citizens—decent people like yourselves.

50,185 people hold the 1,445,000 chartered bank shares issued. Seventy out of every hundred shares are owned in Canada. The average share-holding is 28.8 shares—but all through the lists of bank shareholders you will find hundreds who own from one to five shares.

There is no concentration of ownership and power in the hands of any small group. These shareholders annually elect directors. There are 172 directors of Canada's chartered banks. Their addresses dot the map of Canada from coast to coast. They are men of proven business ability; their own success has proved their judgment good; that judgment is always alert in safeguarding your money.

Their business experience reinforces the skill and training of the salaried bank executives in conserving the interests of the

depositors, note-holders and shareholders.

Loans to bank directors, firms in which they are partners and loans for which they are guarantors, as of February 28th, 1938, did not exceed 1/100th part of the total loans made by the chartered banks. That is about the usual proportion. Monthly returns have to be made to the Government showing these borrowings.

No director may vote, or even be present at a meeting of the board when loans in which he has any interest are under discussion.

The law prevents a bank from doing certain things. A bank is prohibited from lending on mortgages, for loans must be of short term and quickly realizable.

A bank is forbidden to engage in trade. It must not buy, or lend against its own shares or the shares of any other chartered bank. No bank, bank director, or bank employee is allowed to hold shares in the Bank of Canada.

A bank must not let its name appear on certain prospectuses, nor may any of its staff represent insurance companies.

There are heavy penalties laid down for violation of any of these and other provisions of The Bank Act.

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"AUTUMN MORNING." Honorable Mention Photograph, by C. E. Barker, 3033 Victoria Avenue, Regina, Sask., taken at 8 a.m. with Series III vest pocket Kodak, 1/50 sec. at F5.6.

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—History of Canada, June 13-20

POOR OPINION OF "PEN"

IT WAS an eventful week in current Canadian history. Mr. Dunning brought down his budget. The report of the Archambault Royal Commission on prison conditions in Canada was made public. The federal Government disallowed two more of Mr. Aberhart's Alberta statutes. President Hungerford of the C.N.R. advised the Senate Committee against unification of the railways. And the single unemployed who have squatted in the Vancouver Post Office and the Vancouver Art Gallery for the past month were forcibly ejected.

The budget was received very quietly in Canada, mainly because only minor changes in taxation were announced, but it appears to have created a considerable impression in the United States and Great Britain where at least sections of the press held it up as an example for their respective Governments. The two Alberta statutes disallowed were the Home Owner's Security Act and the Securities Tax Act. The federal Government declared they were unjust and oppressive. Mr. Aberhart declared that disallowance of them was a denial of democracy. The report of the Archambault prison enquiry drastically censured numerous senior officials in charge of the administration of Canadian penitentiaries and recommended important reforms in the prison system. A serious riot followed the eviction of the unemployed from the Vancouver Post Office where tear gas and bills were both reported to have been employed by the Royal Canadian Mounted Police. At the Vancouver Art Gallery where tear gas alone is said to have been used by the Vancouver city police the men vacated without a fight. The riot resulted in the smashing of about \$50,000 worth of plate glass in the Post Office and in stores in Vancouver's principal streets.

DOMINION

Defence: The first of four mine-sweepers built in Canada for the Department of National Defence was launched at Collingwood. Hon. Ian Mackenzie, Minister of Defence, denied reports that the Canadian Government has forbidden the British Government to place orders for armaments with Canadian factories; he stated that Canada will not interfere in any way with Britain's plans for rearmament and Empire defence.

Divorce: The McMeane Divorce Bill was given a six months' hoist by a vote of 102 to 53 in the House of Commons.

Electoral Reform: Special House Committee on electoral matters proposed making it an offence for a candidate to pledge himself to promote the expenditure of public money on behalf of any person, group or organization.

Ethnology: The dispute between the federal Government and the Government of Quebec as to responsibility for the Eskimos in Northern Quebec was referred to the Supreme Court of Canada for a finding as to whether Eskimos and Indians are descended from the same ethnological group.

Immigration: Hon. T. A. Crerar, Minister of Immigration, announced that Canada will send an observer to the Paris Conference on refugees from dictator-governed states, and is considering admitting refugees.

National Parks: House of Commons passed bill to amend the National Parks Act to return to Alberta the area set aside in that Province for Wawaskesa National Park and to ratify boundary changes in Elk Island National Park, Alberta, and in the Prince Edward Island National Park.

ALBERTA

Banks: Superintendents of the Bank of Montreal and of the Canadian Bank of Commerce officially announced that two Alberta branches of the former and three of the latter will be closed. Prior to the announcement Premier Aberhart telegraphed Prime Minister Mackenzie King that if the commercial banks close their branches the provincial Government will organize its own banking system.

Highways: Hon. W. A. Fallow, Minister of Highways, announced that Alberta's No. 1 Highway will be completely hard-surfaced from Edmonton to the United States boundary by the end of 1939.

BRITISH COLUMBIA

Fish and Game: Attorney-General Wismer announced that he will introduce legislation to prohibit the sale of game trout to restaurants but to permit the sale of trout raised under license on "fish farms." He stated that he will also request the federal Government to make it illegal for an angler to have salmon in his possession.

MANITOBA

Appointments: The provincial Government announced the appointment of G. L. Cousley, K.C., as commissioner of taxation and of D. C. Stewart as assistant administrator of succession duties.

Education: Hon. Ivan Schultz, Minister of Education, announced the establishment of twenty scholarships to enable rural Manitoba students to proceed to academic careers; scholarships are worth \$325 each, of which the Government contributes \$250 and the University of Manitoba \$75.

Fair Wages: Hon. W. R. Clubb, Minister of Public Works and Labor, announced increases in the minimum wage rate for truck drivers employed on both public and private construction projects and a new schedule for employees on public works outside of Greater Winnipeg Water District.

ONTARIO

By-Election: Premier Hepburn announced that the Brantford by-election, necessary because of the death of Hon. M. M. MacBride, will

be held on July 20 with nominations on July 13.

Education: Department of Education announced new regulations which no longer require teachers proceeding to permanent first-class certificates to take the full second year university course in Arts.

Hydro: The investigation of the affairs of the Ontario Hydro by a special committee of the Legislature concluded.

Labor: Hon. Peter Heenan, Minister of Lands and Forests, was sworn in as Minister of Labor also to fill the vacancy caused by the death of Hon. M. M. MacBride. Mr. Heenan announced that within the year he will introduce unemployment insurance in Ontario.

Municipal: Hon. Eric Cross, Minister of Municipal Affairs, announced the appointment of a fact-finding committee to investigate the municipal administration of the Toronto metropolitan area.

QUEBEC

Fiscal: Hon. Martin Fisher, Provincial Treasurer, announced that provincial revenues for the first eleven months of the fiscal year have increased by more than \$1,000,000 per month over last year and a large surplus in the ordinary account is to be expected.

SASKATCHEWAN

Private Police: Hon. T. C. Davis, Attorney-General, issued statement which said that Social Credit supporters had exceeded their authority

in establishing a private police force for their Melville meeting in the provincial election campaign, but that no prosecutions will be launched.

OBITUARY

Adams, Elias, Vancouver, former mayor of Lethbridge, Alta. (70). Adams, Capt. Robt. D., Haines, Alaska, noted character in mining history of the Yukon and British Columbia. Bouchette, R. D. (Bob), Vancouver, columnist and feature writer of Vancouver "Sun" for many years, and latterly of the Vancouver "Daily Province" (38). Choquette, William Frederick, Farnham, Que., postmaster of Farnham for 43 years (66). Dowler, W. A. (K.C.), Port William, Ont., retired county court judge for Kenora. Hoyt, Alfred Vroom, Nanaimo, B.C., accountant, secretary of Departure Bay School Board. Johnson, Margaret, Winnipeg, horticulture and poultry editor of Winnipeg "Free Press," educationist (58). McGreevy, Charles, Ottawa, retired civil engineer in hydrographic branch of Department of Marine (78). Peters, Walter C., Saint John, N.B., grand keeper of records and seal of the Maritime domain of the Knights of Pythias (63). Roper, Mrs. John Charles, Ottawa, wife of the Anglican Archbishop of Ottawa (74). Rutherford, Peter, Toronto, retired advertising pioneer, former advertising manager Sellers-Gough Fur Co. (79). Streeton, Lady Nora, Melbourne, Australia, noted Ontario-born violinist, wife of Sir Arthur Streeton, the



GOLDEN JUBILEE. Ven. Archdeacon George Bloomfield Sage, M.A., D.D., LL.D., whose congregation celebrated his fiftieth anniversary as rector of St. George's Anglican Church, London, Ont., last week. Archdeacon Sage has been a member of the staff of the University of Western Ontario from its founding in 1878 until his academic retirement last year.

noted Australian artist. Thompson, Frank W., Winnipeg, chairman of Canadian Freight Association, western lines (64). Voligny, L. R., Montreal, retired civil engineer, former engineer and chief draughtsman of hydrographic branch of Department of Marine, former chief Canadian engineer of the International Waterways Commission, former supervising engineer for the Department of Public Works (75).

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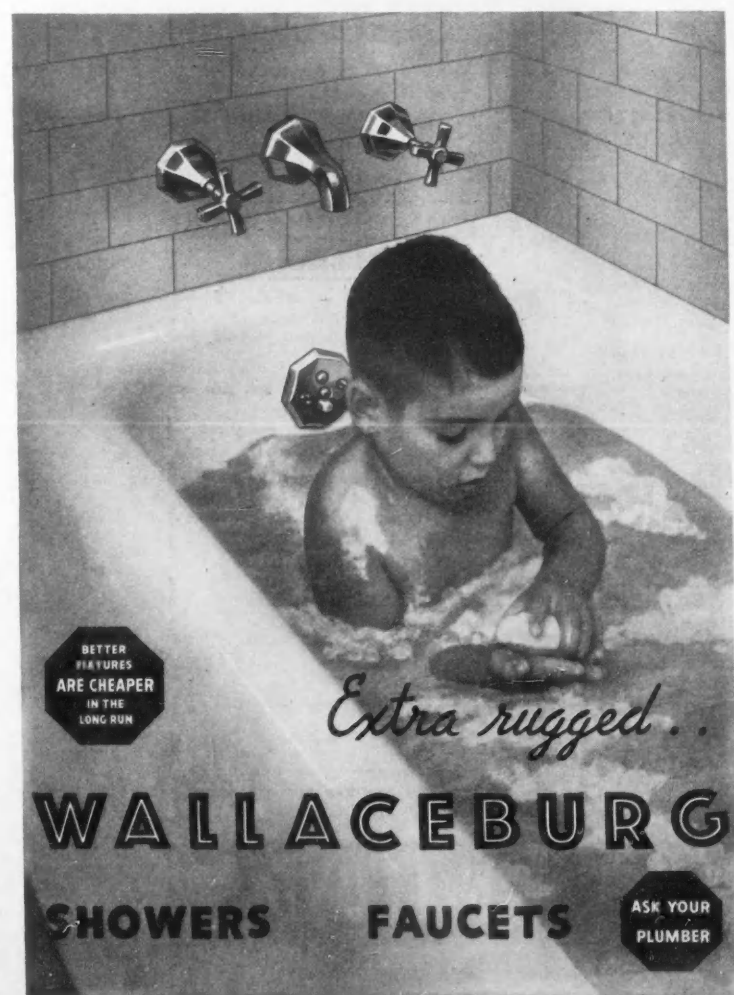
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—Through Fifty Years

THE CHURCH IN CANADA

BY DR. W. B. CREIGHTON

FIFTY years is a big piece out of the life of an individual, but it can hardly be supposed to mean very much to an institution that has run through two millenniums of history. But, even before the matter is given a careful survey, a profound impression comes that the past fifty years have meant very much to the Christian Church, and have brought about changes in its outlook and spirit, the place it holds in the thought of the community and the nature and scope of the work that it attempts to do, that are rather unexpectedly significant and far-reaching. For various reasons it is worth an effort to try to discover what those changes are, and how they are likely to affect the future of an institution that has had a long and very interesting, if not always a completely effective, history. It ought to be stated here, that this writing is chiefly a voyage for discovery, and not so much for comparison, and not at all for criticism.

Almost exactly fifty years ago this writer was a matriculation student at the Collegiate Institute in the City of London, Ontario. A scene came back to him with rather striking vividness of something that happened at that time that would seem to have a bearing upon the matter we are thinking about. For two or three nights there gathered in St. Andrew's Presbyterian Church—then one of the largest churches in the city—audiences that crowded the church to its capacity, so much so that the student of that time remembers being able only to squeeze himself into the very back seat. The attraction was a lecture by a Dr. Sexton. The memory of who or what he was is gone, but the picture of the man himself is very clear. He seemed a vigorous, well-educated, English-looking man of good address and forceful and effective speech. He kept his audience spell-bound for over two hours every night, and when the first series was done, went on to another church and repeated the performance.

AND his subject? Well, his subject was, *Evolution*. And he liked it not at all. To the immense, and often hilarious, satisfaction of his audience, he proved that Darwin was a deluded and foolishly-credulous adventurer in the realm of science, if not something very much worse. His theories were all mere guesses, and silly guesses at that. He made merry quips at this and that, which brought long laughter and loud cheering from his audience, but for the most part the atmosphere was charged with intense earnestness. The people felt that the faith was having a heroic and most able defender, and that the ark of the Lord was going to be saved. If there was any one in the immense audiences who did not agree with the lecturer, there certainly was no evidence of it. If there had been any one, it would hardly have been safe for him to announce himself, so strong and intense was the feeling that the lecturer was saying tremendous things that needed very badly to be said. That the whole matter was of the most vital concern to the Church was very clearly the conviction of everyone.

With that picture in our minds it is easy to see that the thinking of the intelligent Church man of fifty years ago would have to be very different in many very fundamental and far-reaching ways from that of his brother in our own time. In that half century the thought of the Church has made its way, through that very upsetting philosophy that Charles Darwin gave to his generation, and has accepted it in its main contentions. It was not an easy achievement by any means; in fact it was a very hard and perplexing one. And in the doing of it many altogether radical changes had to be worked out touching the whole philosophical basis of Christian thinking. There had to be almost a complete upsetting of many teachings that were thought to be settled and secure. Fifty years ago, and through a considerable portion of that half century of the reconstruction of thought, religion and science were thought to be quite irreconcilable enemies. They are no longer that. And that fact has made a tremendous change. Dare we hope that they may never be thought of as enemies again.

THERE is another picture comes back in memory from that day a half century ago. This time it is a picture of a meeting, not so large and not quite so enthusiastic, in the interests of Christian missions. It was, however, interdenominational and very well attended. The speaker, as many great missionary leaders have been, was tense and overflowing with



REBELS HONORED. Prime Minister Mackenzie King officiated at the unveiling of the Clifton Gate Memorial at Niagara Falls last Saturday. The Memorial commemorates the Rebellion of 1837 which ended with the hanging of Samuel Lount and Peter Matthews. Our picture shows Hon. T. B. McQuesten, Chairman of the Niagara Falls Park Commission, addressing the audience.

zeal for his cause. His mind was replete with facts and figures, as to the number of "heathen" in the world, the slow progress the Church was making in overtaking its task of Christianizing the people and the number who were "dropping into Christless graves" every year. Taking out his watch he asked for silence until many in the audience could hear its ticking, and then assured us that every tick recorded the passing of a lost soul. It was tremendously impressive; indeed it was quite shuddering in its effect. But so far as could be seen not one person appeared to question the truthfulness of the picture or to feel that there was anything incongruous or out of order in that way of putting it.

By contrast it may help us to understand the mood and temper of that day in regard to several things, and to see the great change that the years have brought about, to think of an account given by a missionary from China speaking in Toronto the other day of the work that he and his associates were trying to do in that country. The work of evangelism, as he termed it, was being carried on faithfully, but more than half of the entire missionary force in his field were either working in connection with a full-fledged university or were scattered throughout the country, among other things, helping the country Chinaman to be a better farmer. Some were interested in the adoption of better methods, others were devoting themselves specially to making available better breeds of hens and cattle and other farm animals. The extreme other-worldliness of the enterprise of the earlier day had just about disappeared altogether and a real change in the inner purpose and aim of the Church's great missionary undertaking had apparently come about. Before such a change could have taken place, changes in the way men have of looking at very many things must have occurred.

AT THE risk of becoming tiresome, the writer must conjure up another picture from his memory that has bearing upon the question of what the Church was like fifty years ago. It is a picture of a great "revival meeting" held in the same city and in the year above referred to. The meetings lasted through several weeks, with crowded houses every night, and all the so-called evangelical churches interested. There may have been a few ecclesiastical noses turned up at the meetings but not many. The singing was hearty, almost boisterous. The sermons were rather indescribable, but quite effective for the purpose they had in view. The reputed sins of the day were dealt with very severely, and included dancing, card-playing, drinking, and to some extent, the theatre. Evidently no one had heard of the "social gospel" and the whole weight of sermon and appeal was in the interest of a very personal religion.

The outstanding fact about those meetings, however, was the interest that they awakened. They made up, indeed, one of the great events in the life of the city for that season, calling forth more enthusiasm and discussion than even a critical hockey match or an intercollegiate Rugby play-off would in our day. The people were interested, intensely interested and there was a very decided

quickening of the pulse of the whole community; religion was having its innings, people were not afraid or ashamed to talk about it. Of course the cynic would say that there were reactions that followed that were not altogether wholesome, but we shall leave it to him to say that.

THESE three pictures will throw some light upon the spirit and the purpose of the Church of fifty years ago, and on the nature and the quality of the work that it was trying to do. That it had a higher place in the activities of community life, in the thought of the people seems rather clear. That it was concerning itself with and finding its chief interests in matters that do not now lie so near to the heart of its concern is clear also. We can only judge of the greatness and the importance of the work it was doing then by trying to see how all-important were these matters and issues to which it was giving itself. That it had larger influence and a more important place may be partly accounted for by the fact that there were fewer things in competition with it for the thought and interest of the people. The Church of today cannot be, and does not need to be, the unique social centre, and to some extent cultural centre, that it was fifty years ago.

That the Church has changed through the years gives no ground either for criticism or for fear. The thing really to fear is that it shall refuse to change so that it may keep its place, helpfully and understandingly, in the life that is always on the move and never continueth in one stay.

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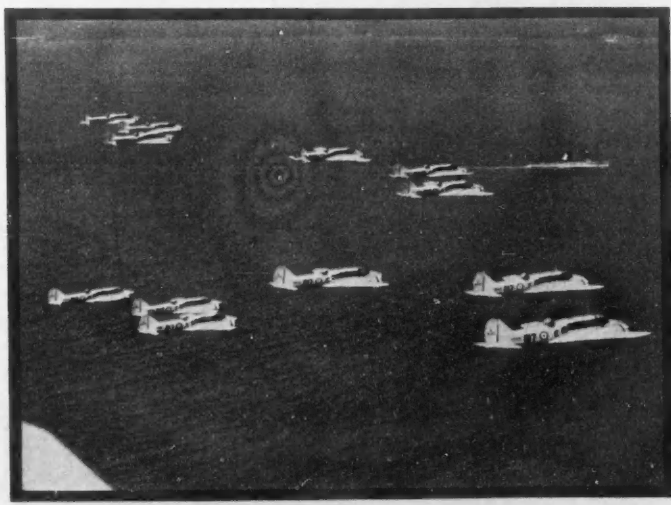
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AERIAL SALUTE. A squadron of Royal Air Force Avro Ansons greets the Canadian liner "Empress of Britain" off the coast of England as she returned from her successful 1938 World Cruise.

THE VILLAGE IS MAKING MUNITIONS

BY HORACE THOROGOOD

IT is inexpedient, for obvious reasons to name this place. I had better call it "Somewhere in England," though who would have thought that old camouflage would ever be wanted again?

"Somewhere in England," then, I have been lingering in a village which the rearmament program is in process of transforming; and the spectacle had more than local interest, because I knew that the same thing was happening in many other rural places. Suddenly their immemorial peace has been broken in upon by loud activities that will change their face and nature for ever.

The process is not yet very obvious. This is still the "Old England" of park and farm, of lichen walls and lordly trees where the rooks bicker—trees that flame, just now, with autumn colors as though the sun had put a torch to them, of quiet village High Streets with shops inscribed with names that never alter, where the great house of the squire stands apart in its lovely grounds, and in the pastures the cattle walk like kings.

THE only outward sign of change is just beyond the village. Broad new roads are being made, great sidings have been constructed along the railway line, and new houses, looking very raw against the mellow architecture of the village, are springing up. And there are of course, the armament works.

What with navvies, munition workers, officers, engineers and clerks, the daytime population has increased by several thousands. Most of them are lodged in the big town a few miles away, going and coming in special buses. But the officials and higher classes of labor, and a few hundreds of the workmen, live in the village.

No use applying for a room at the hotel: it is full up with officers. No use, either, trying to find a lodging in one of the cottages: every available room is let, at 21s. a week and upward.

"There are no unemployed, and no poor in this village," a parish councillor told me.

When the Over-crowding Act came into force, last July, it meant a great turn-out of excess lodgers in the village. One cottage, with three bedrooms, was found to be housing 19 people. The lodgers worked on different shifts, so the beds were occupied in turns. Box and Cox fashion, while sofas and shake-downs on the floor, and even tents in the garden, served those for whom the over-worked beds were insufficient.

ONE can see already what profound social effects are due from this influx, more disintegrating to the steadfast tradition of the village than the physical changes.

All the newcomers are strangers from distant parts. At night, in the straggling High Street, you may hear most of the dialects of Great Britain—the soft Welsh speech, the north of England burr, and the hard dry tongue of Scotland, mingling strangely with the native brogue.

They are all earning good wages, some of them, indeed, earning wages for the first time in their lives.

The girls are beginning to "walk out" with the strangers. There has already been one wedding, and there will be others. So new blood—and very queer new blood, some of it!—is to flow into the village stock.

It's a good wind that blows nobody any ill. When the munition works started, the young men of the locality who happened to be already employed on the farms were refused admission to the factory in deference to agricultural interests. On the farm wages of 32s. to 35s. a week, and scant leisure, how can they compete for a wife against these interesting strangers who earn more than half as much again, and have regular hours off?

Why, many of the girls themselves earn more than the average farm hand. Straight from school, they go into the new factory and begin at once earning a pound a week, which in a few months, if they are clever and willing becomes two, three or even six pounds a week.

THE fathers grumble. "It baint right," they say, "that a gal fresh from school should earn more than a grown man."

Not all the mothers are pleased, either. All that money in the pockets of girls brought up in homes where money was scarce is apt to turn their young heads. Temptations to spend it have not been slow to multiply. "Madame" Somebody, who has opened a new hairdressing shop, is kept busy giving them "perms." They must dress according to the fashion. At night they troop off to the dance halls and cinemas of the big town by the specially reduced train services.

Meanwhile there is a famine in domestic servants. No girl will look at the job.

These are social changes that are merely beginning.

ONLY the shortage of houses keeps the village from trebling and quadrupling its population in a few weeks, and in the offices of the local council there is such activity as has not occurred before in all their drowsy history, as the surveyor, the engineer, the medical officer of health and their staffs prepare plans to remedy the deficiency.

The village was not only caught short of houses, but the drainage was ancient and the water supply inadequate. Here is a case of man's necessity being science's opportunity. Before the urgency of national defence, not only here but in many country places, the old, obsolete ways will be hurried up to date.

I saw similar results fructifying on the farms round about. The shortage of farm labor due to the opposite pull of the munition works, will not be an unmixed misfortune for British agriculture.

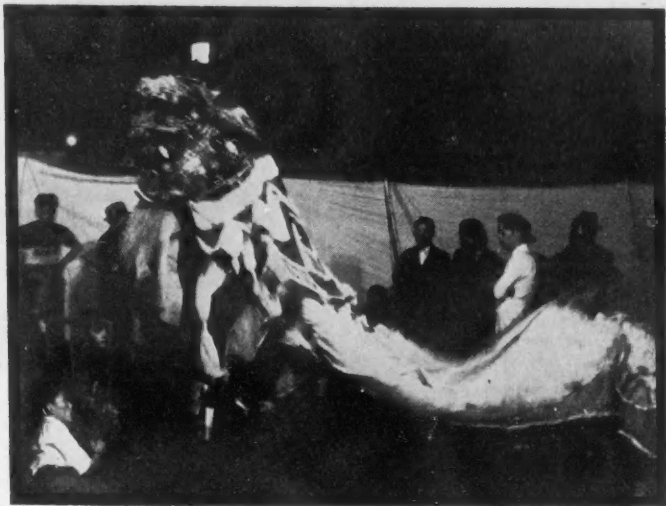
Seeing, by the side of the charming red-bricked old buildings of the dairy farm, a row of ghastly corrugated iron structures, obviously new, I asked the farmer's wife what they meant.

"New milking-sheds," she said. "The men can't be had now since the Government's got such a lot of money to throw about. They're all going to the munition works for the better wages. 'Let 'em go!' she added, vindictively. 'We're milking the cows by machinery now, so when the slump comes, and the men come, cap in hand, asking to be taken back, they'll find their jobs gone. They can see what the Government'll do for them then!'"

But by that time the village, as England has known it for centuries, will have disappeared—it will have become merely a suburb of the big town.

THE LION WHO WON'T

THE noted Lion dance which is occasionally performed by Toronto Chinese dramatic societies will not be a feature of the Folk Festival which will be held in Exhibition Park Toronto, on Dominion Day. The dance was scheduled to be performed when it was suddenly realized that July 1 is "Humiliation Day" for Chinese in Canada and that they have vowed to participate in nothing of a festive



THE LION WHO WILL NOT PERFORM.

character on that date. It was on July 1, 1924, that the Canadian Immigration Act, which specifically singled out the Chinese for exclusion from Canada, came into force. The various Chinese societies which were co-operating with the Festival Committee held a meeting. There was long discussion as to whether an exception could be made for this one occasion. But it was decided that the Chinese dances should be withdrawn. A letter, signed by nine Chinese organizations, was forwarded to the Festival Committee, pointing out that the Chinese of Toronto will continue to support the Festival by entering a handicraft exhibit but they must forego personal participation of a joyous nature lest their compatriots feel they have broken their pledge to hold July 1 forever as a day of humiliation until the present immigration regulations are changed. And they neatly cap the matter by expressing special regret that chance should have it that the day they must hold as "Humiliation Day" is July 1.

The above night photograph of the Lion performing the dance was taken by "Jay" at a recent street fair. The Folk Festival on Dominion Day was organized by a committee headed by Mayor Ralph Day of Toronto both as a means of increasing mutual understanding between Canadians of long standing and New Canadians and also

of providing a colorful spectacle for Dominion Day. Afternoon and evening programs will be presented by Czechoslovakian, Danish, Estonian, German, Finnish, Dutch, Spanish, Mexican, Greek, Macedonian and Italian groups. Most of these groups with the addition of the Chinese will also participate in national handicrafts exhibits which will be shown in the Graphic Arts Building.

ITALIAN CULTURE

COINCIDENTAL with more intimate Anglo-Italian relations comes the announcement of the organization in Toronto of the Canadian Institute of Italian Cultural Studies. The object of the Institute, as set forth in its charter granted by the Ontario Government, is the study of Italian cultural subjects in art, literature, music and drama. The organization holds monthly meetings to hear lectures by authorities on these subjects, and in addition informal fireside meetings are held for discussion in the Italian language. Membership is open to all Canadians on payment of a two dollar fee, and privileges include certain special facilities for members visiting Italy. The officers include: Mrs. L. A. Hamilton, honorary president; Dr. Sherwood Fox, president of the University of Western Ontario, honorary vice-



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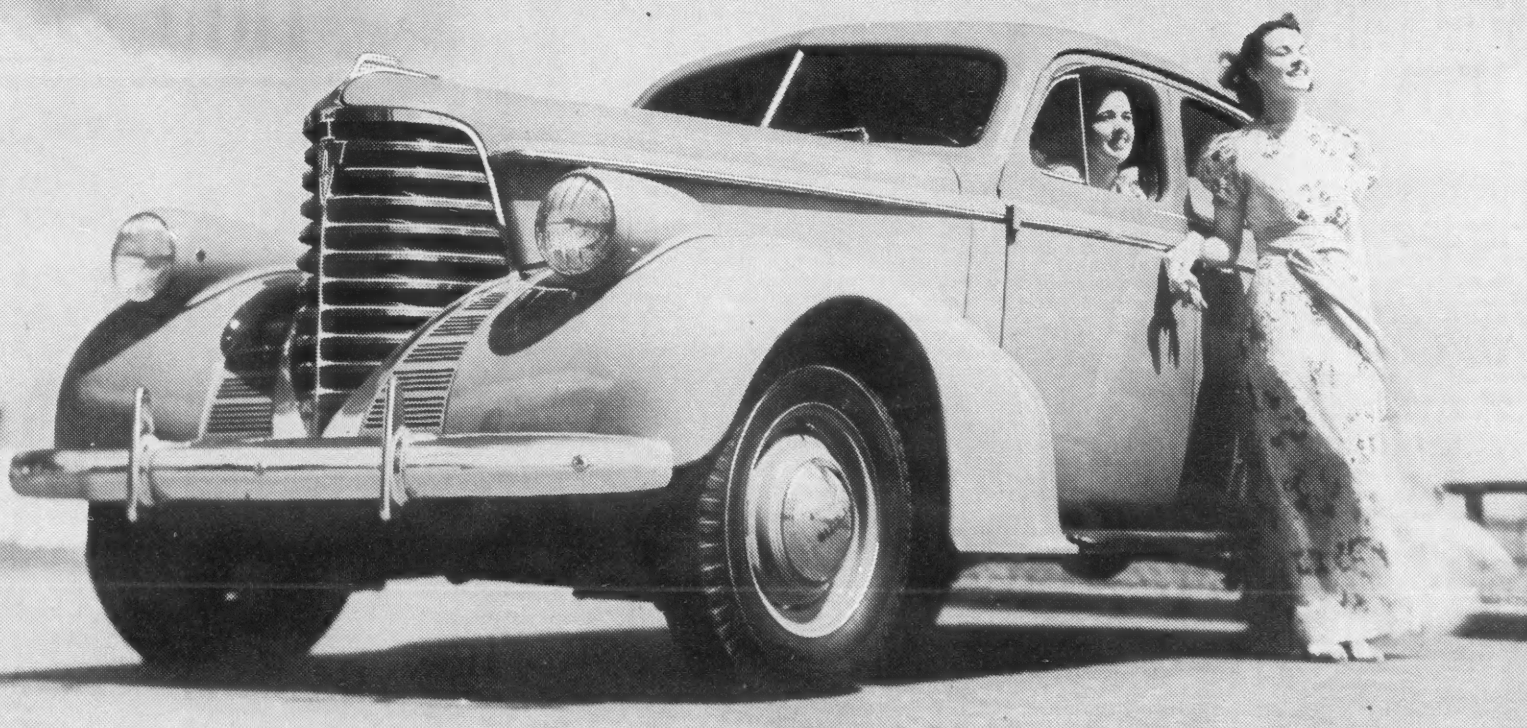
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A RECENT PHOTOGRAPH of Mrs. Adam Fauquier, formerly Judith Wynne Wetheral Wright, elder daughter of the late Walter Wetheral Wright and Mrs. Wright of Ottawa. —Photograph by Karsh.

BY HECTOR CHARLESWORTH

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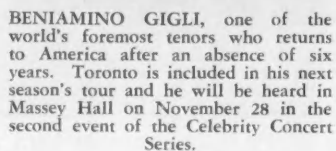
KAUFMAN ON THE

He is long and spare; his rather pale face, with lengthy nose, sensitive mouth, and spectacled dark brown eyes, is long to match. He has thick black hair, slightly streaked with gray, brushed up and back from a broad forehead; a gay taste in ties, and the most delightfully slow smile imaginable.

He said, in effect, that when we figured it out, the institution that was the theatre continued in any capital with the regularity of birth and death, of wind and weather, of breakfast and luncheon and dinner. It was always news. And, just as newspapers, all over the world, gave their readers news of trials and debates, races and weddings, international con-

"I know," he smilingly interrupted. "I've felt like that. We all have. But it's funny," he spoke slowly and thoughtfully,—"because the audiences and the ordinarily decently intelligent critics are right." I looked at him in surprise; I hadn't expected this, remembering Elmer Rice's bitter declaration that the audiences were "for the most part sheep," and the critics "scum"; as well as Nancy Price, in London, lamenting the fact that the bad and cheap were so often lauded and the good left stone cold.

The following evening, in a front seat in the orchestra stalls, I saw "I'd Rather Be Right." The piece is a skit on the New Deal, with comedy in line and situation—a perfect combination. The cast was large and all were excellent, but the entire show served



Despite this unfortunate incident, the violinist made a remarkably fine impression. The late Edwin R. Parlhurst, then the leading Canadian critic and himself a violinist, was enthusiastic in praise; and her subsequent tours of Canada and other countries were very successful. London, England, became her headquarters, and because of her youth and beauty, as well as her rare gifts, she became a favorite in Great Britain. Finally she established the Nora Clench String Quartet whose chamber music concerts were up to the time of her marriage a feature of London musical life.

KAUFMAN ON THE AUDIENCE

BY NANCY PYPER

There were many who wondered, between gasps and guffaws, whether liberty had not rather run to license, but it was all in the very best fun, and excuse for liberties was found in a panegyric delivered by the president on these United States—"because at least this is a country where you can come out and talk about what's wrong. And there aren't very many countries like that left in the world." The panegyric was a strangely moving thing and hoped to win over many of the doubtful in a patriotic audience.

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THE FILM PARADE

BY MARY LOWREY ROSS

IT MUST be wonderful in some ways to be a screen-writer in Hollywood. You live surrounded by beautiful women, in the most perfect climate in the world. The great people of the industry, who are fabulous names to the rest of the world, are just Sam and Looey to you. You can loaf on your yacht off Catalina Island and eat avocado salad for lunch every day in the week. And your \$1,000 or \$2,000-a-week cheque arrives promptly, rain or shine, over the whole period of your contract.

Still the time must come when you have to go to work and that must be pretty terrible; sitting over your typewriter with your head between your hands, the framed motto "Keep It Clean" on the wall before you, the corporate Mrs. Grundy of America standing behind you with a stuffed club, and stretching away beyond the walls of your cubicle the vast movie-public—i.e. the human race,—waiting to be entertained, and convinced that Sex is the most profoundly interesting, as well as the funniest and most exhilarating topic on earth.

That's when a screen-writer has to have his wits about him. He has to duck and dodge and freeze like a bird-dog at a footfall from the Hayes office. He can't suggest impropriety too directly or he will be accused of sly salaciousness. He can't indulge in open rowdiness either. Yet he must write constantly about people who meet and mate, and write, too, for millions of people at a time, in such a way that no one will be unnecessarily offended and everyone will be sufficiently entertained. All this calls for an amount of ingenuity that never gets any appreciation in the world of letters. Hollywood may not have produced any of the great writers of the world, but it has probably produced some of the spryest.

The screen-writers of "Vivacious Lady" hit on a neat solution for their difficulties. You can keep it clean, they discovered, and at the same time furiously suggestive, by keeping it connubial. So they married the hero and heroine (James Stewart and Ginger Rogers) within the first ten minutes of narrative, thus allowing themselves all the license they required—the same sort of license, though on a more resourceful level, that high-spirited guests indulge in at weddings when they sew up the bridegroom's pajamas. It was as simple as that. Just a few words muttered, as we say, over the pair by



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a clergyman, and what might have been sordid sex jbery becomes good wholesome comedy. Now why didn't someone think of that before?

The problem of the writers and director of "Vivacious Lady," once the pair was wedded, was to keep them, by every device in their power, always within arm's reach and always exasperatingly apart. It's been managed here with remarkable glibness, gaiety and ingenuity, and with a wide-open suggestiveness that keeps the audience at once teased and reassured. You could take your Bishop or your broker-friend to see "Vivacious Lady" and either would have a thoroughly satisfactory evening. And if that isn't smart screen-writing I don't know what is.

"OF HUMAN HEARTS," opening rather inappropriately just before Father's Day, deals for half its length with the thoroughly unsympathetic relationship between a circuit-riding father (Walter Huston) and his rebellious son (James Stewart). Up till the time of the father's death, the film, though slow in pace, is excellent; careful and convincing in its description of a small Ohio community, sensitive and shrewd in its development of the unhappy relationship between son and father. In the latter half, unfortunately, the film sets itself to make up arrears in sentiment, with distressing results. The worst sequence shows President Lincoln (John Carradine) delivering a lecture to the ingrate son on his neglect of his old widowed mother; a sequence in which James Stewart as the culprit appeared to be suffering excruciatingly, probably from embarrassment.

THERE'S no reason why Warner Brothers' "Gold Diggers" shouldn't stop with the present issue, and no reason either why it shouldn't go on forever. No one, I imagine, would miss the Gold Diggers if they failed to turn up; but on the other hand a lot of people seem to go to see them. Rudy Vallee is the hero in the present version, and he has a typical musical romance with Rosemary Lane—moonlight and lyrics, alternated with pitchers of cold water over the transom. By dint of frantic plotting all the Gold Diggers are transported to Paris for an International Ballet Competition. With Mr. Busby Berkeley



A SCENE from "Baltic Deputy", the new Soviet film, which is being presented at the Garden Theatre, Toronto, from June 27 to July 2.

magnificently in control of the choreography, they win hands down over all the other assembled nations. "Gold Diggers in Paris" isn't essentially different from the preceding "Gold Diggers in America." Topography doesn't seem to make much difference. I guess Gold Diggers are where you find them.

"Look Out for Love" is of interest to local movie-goers since the story was written by Ray Lewis of Toronto. It's a cinderella tale, with versatile Anna Neagle rising from a barrel-organ career to the heights of the London musical stage. Very gamine.

"CONDEMNED WOMEN" settled at least one point for this re-

viewer: how the girls manage to retain their styled coiffures while doing a stretch in the Big House. They do wash other's hair in their cells and make a very neat professional job of it. In "Condemned Women" they also entertain their beaux as well in a private room; and a very superior female convict (Sally Eilers) even managed to have an ardent affair with the house doctor in the infirmary. In spite of all these comforts the ladies of the big house organized a break. It was very exciting and vigorous, but the audience snickered a good deal in the wrong places; possibly because jail-breaks conducted by lady-convicts tend to go high soprano.

PHILOSOPHY IN TORONTO

BY A. E. S. SMYTHE

Among the reminiscences elicited by the celebration of the semi-centenary of Saturday Night are these by a well-known journalist, author and theosophist. We print them as Mr. Smythe sets them down without committing ourselves in any way to either side of the peculiarly dangerous question: "Is Toronto a Super-Village?"

I MISS by two years the honor of being able to recall the establishment of SATURDAY NIGHT, as I arrived in Toronto only on September 10, 1889. Toronto was then an overgrown village as it is now a super-village, unable apparently to get out of the village complex, and contriving to retain the unintegrated condition of its early days. It was the feature of the city that struck me most that there was no general civic spirit, no public consciousness. I had just returned from Edinburgh, intending to go back to Chicago where I had spent three years, and both these cities had the organic sense or synthetic consciousness which enabled them to regard the city as a unit and not as a series of separate localities all hostile and without a common interest.

This was illustrated by the flat refusal to widen Yonge Street, which still remains a lane, and at that time prior to the erection of the Confederation Life Building had nothing but comparative shacks on the east side all the way up to Bloor Street. The widening would have cost a trifle and the benefit to the city would have been incalculable, but the aldermen were adamant against any such improvement.

A project to create a civic park and centre in front of the present City Hall occupying the block from James to Bay and Queen to Richmond was planned and options obtained, which would have given the property to the city at a cost of \$20,000 for a term of years, was similarly knocked on the head. There was no vision among the civic magnates. The aldermen were petty-minded and it was useless to find fault with them.



"FORCE MAJEURE," winner of the second prize in this week's Summer Photograph Competition. The picture was taken by Miss L. E. Johnston, 17 Third Avenue, Ottawa. Rollei-flex camera, 1/25 sec. at F3.8.



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School, which stood about where the School of Mines now stands, was an exhibition of brilliance on the part of both.

THE first oratory I heard was at an Equal Rights meeting held, I believe, in the Granite Rink, when Principal Caven and Dalton McCarthy

expounded their principles. G. W. Ross, afterwards premier, was a member of the Chosen Friends fraternal order, and used to come to my house to pay his dues and I came to know him very well, so that later as a newspaper man I was almost as intimate with him as with Sir James Whitney.

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Anthologies are becoming more and more popular, and below we list a few from the World's Classics that cover all tastes.
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IN HONOR OF LOUIS HEMON. A ceremony of unique literary importance in Canada embraced the unveiling of the monument to Louis Hemon, author of "Maria Chapdelaine". The monument stands in the Canadian Pacific station gardens at Chapleau, Ont., and was unveiled by Lydia Hemon, of Paris, France, daughter of the French author of the now famous Canadian novel. Mlle. Hemon, and the author's sister, Mlle. Marie Hemon, were brought to Canada especially for this occasion by the Society of the Friends of Maria Chapdelaine. Our pictures show (left) a general view of the ceremony with the sister and daughter of Louis Hemon standing by the writer's grave as Monseigneur Maurault, rector of the University of Montreal, leads in prayer. (Right) Lydia Hemon standing with Reeve E. J. Freeborn of Chapleau. The insets are of the monument and of the Rev. Father R. Gascon, parish priest at Chapleau, who buried Louis Hemon twenty-five years ago. —Photos by Canadian Pacific Railway.

THE BOOKSHELF

BY HAROLD F. SUTTON

GROWTH OF A NATION

"The Canadians: The Story of a People," by George M. Wrong. Toronto, Macmillan. \$4.00.

BY WILFRED BOVEY

THE story of Canada ought to be better known than it is, not only to Canadians, but to the two great peoples of Britain and the United States with whom Canadians have such peculiarly intimate relations. No one has done more to make knowledge of that story available than has Professor Wrong, and in "The Canadians"

he has, with the detail and accuracy which we expect of a master, given us a new version of the epic. Our only regret, when we close the book, is that there is not more of it.

As a history of Canada, "The Canadians" is adequate; as a history of the Canadians one hoped for more. We see the political figures in the limelight but we do not see the bankers and business men, the engineers and the farmers who built the Canada we know. The profit motive which has been the driving force behind Canadian development since Champlain came to look for fur and the British traders from New York organized their great companies is scarcely sufficiently stressed. We hear nothing of families like the Blakes, Molsons, and Robinsons, who have done great things, little of journalists like John Neilson, whose part in the arguments of the early nineteenth century was so large, and little of the other influences behind the politicians. The part played by the powerful group of English individuals in Lower Canada at the time of Confederation seems too a more important subject than others which have more attention. Canada's maritime outlook, the work of the shipbuilders and shipmasters of Saint John and Halifax, indeed the whole history of the maritime provinces, the St. Lawrence river and its tremendous importance to commerce as well as politics, the story of its channel and its field, one fifth of the British and Belgian line and held it firm. Finally a story of the Canadians might, it seems, devote more than about one seventh of its pages to the post-Confederation period; even if time were the measure that proportion is scarcely accurate. Only since 1867 have Canadians in general been Canadians and only since 1867 have they been a factor in the world.

The fact that Professor Wrong has not written three volumes instead of one does not in the least detract from the value of what he has done. If one might pick any section for which we owe him special thanks it is that which deals with Lord Durham and his visit in the early nineteenth century. Professor Wrong helps us considerably in our comprehension of that fiery and self-confident man who played so remarkable a part in the development of the modern British Empire; we understand why he succeeded where he did and why he failed where he did. The description of the Confederation negotiations with all its rapid action has the political insight which it needs is not a dull page among those which carry us to Charlottetown to Quebec and to London. Prof. Wrong has avoided successfully two traps into which other historians have fallen, the over-emphasis and the under-emphasis of the influence of the United States during the early days of the building of Canada; it is gladdening to discover one historian who knows and says that the real cause of the War of 1812 was not the activity of British press gangs but the determination of the western settlers, mainly those of Kentucky to force Britain out of North America. Of French-Canada Professor Wrong has dealt with sympathy and understanding and from that quarter will meet no complaints.

CHRISTOPHER MARLOWE

"Christopher Marlowe," by John Bakeless. Toronto, Nelson. \$3.00.

BY EDGAR McINNIS

NOW that the rising interest of the past few years in Marlowe has

culminated in the radio presentation of "Tamburlaine," the popular neglect of his reputation may be on the way to modification even though popular interest in his poetry itself may continue to be negligible. Any such development is to be welcomed. "Marlowe's mighty line" can still offer a thrill of pleasure to the reader who likes good round verse of unabashed sonority; and Marlowe's career has not only a robust and turbulent quality, but also the added piquancy of persistent mystery which modern scholarship is only beginning to penetrate.

The results of recent investigations including his own, are summed up by Mr. Bakeless in the biography under review. Reduced to the bare facts, it becomes clear that the actual information of the details of Marlowe's life is still amazingly scanty. The Canterbury roll of freeman makes possible a reasonable guess about his genealogy. The records of the King's School, showing his presence there for two years, provide the only information on his early education, and tell us nothing about either his character or his achievements. The Buttery Book and the Bursar's accounts of Corpus Christi, together with the scholarship accounts, establish the duration of his career at Cambridge. But though on the strength of these Mr. Bakeless optimistically asserts that Marlowe "left a plain trail through the archives both of his college and of the university," it is hardly an informative record. It presents Marlowe, not as a scholar and still less as a personality, but only as a series of entries in the ledgers. Beyond this, there is a resolution of the Privy Council ordering Cambridge to grant Marlowe an M.A. degree; a Privy Council warrant, dated two weeks before Marlowe's death, commanding his presence before them; a record of his indictment and acquittal on a charge of murder; and—most significant of recent discoveries—the actual record of Marlowe's death in a tavern brawl.

That is practically all; but taken in conjunction with the stray comments of Marlowe's contemporaries, they suggest that the life which ended in its thirtieth year must have been a particularly colorful one even in the spacious days of good Queen Bess. Mr. Bakeless has developed these suggestions into a most interesting and readable account. There is a temptation to any writer, given such scanty yet tantalizing material, to let his imagination fill in the gaps. Mr. Bakeless does not entirely resist that temptation but he does restrain it within reasonable bounds. No one can help wondering why the Privy Council had to order the University to grant Marlowe's degree, or why that august body should take the trouble to do so. It is a fair enough assumption that Marlowe was in disgrace with the University authorities, and that his rakish conduct was responsible for their disapproval, though evidence on either count is absent. It is also a reasonable guess that Marlowe had influential connections in the government itself; though Mr. Bakeless, who glances longingly at the theory that Marlowe was engaged on secret service, avoids any dogmatic assertions on that point. Nor is it clear just when he established himself as an outstanding dramatist, or why he was viewed with such intense dislike by writers such as Harvey and Green. But for all these uncertainties, the main lines of the story can be traced and the chief traits of Marlowe's character envisaged, and Mr. Bakeless has done both in an interesting fashion.

He is still more interesting in his treatment of Marlowe's work. The dates of the various productions may be obscure, but the sources on which they are based are tolerably certain. Mr. Bakeless has a balanced discussion of Marlowe's importance in the development of Elizabethan drama and his influence—which he sometimes tends to exaggerate—over his contemporaries and successors. There are excellent pictures of the condition of the English theatre, the nature of Elizabethan society, and the life of Canterbury and Cambridge and London during the sixteenth century.

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WORTH READING

"Kindling," by Nevil Shute. Toronto, McClelland and Stewart. \$2.50.

BY W. S. MILNE

THIS is a novel of modern business which is also a sort of allegory. It is a fairy tale on the Cinderella theme. The Cinderella is Sharples, a shipbuilding town in the north of England, which once employed several thousand men, and sent seven Sharples-built destroyers to the Battle of Jutland. But the shipyards closed, and the rolling mills closed and the mine closed, and the air of Sharples grew clear again, because there were no factory chimneys to send out smoke any more, and there was no rubbish in the streets, because the people of Sharples had picked them clean. And the hospital had more cases than it could handle, because insufficient food means lowered vitality, and forty per cent of the operations were casualties, because the patients were half-starved. Even Woolworth's had to move out of Sharples. It continued like this for five years, and the unemployed were so weak and weary and disheartened that they were well on the way to becoming unemployable. Even if the yards did get an order for a ship, they would hardly be able to fill it, except at a loss, because machinery would have to be replaced, and men cannot work efficiently after five years of semi-starvation.

Then Mr. Warren came to Sharples. Mr. Warren was a wealthy London banker who worked very hard because he was in the habit of working, but was restless, unhappy, and on the verge of a breakdown when he resolved to go for a week's tramping. He finds himself in Sharples hospital, picked up penniless on a country road, suffering from acute appendicitis. The hospital people think he is an out-of-work clerk tramping south, and he is too sick and weary to undeceive them.

Mr. Warren recovers, and becomes Sharples' fairy godmother. To put the town on its feet again, he sets spinning the wheels of international finance, and does some plain and fancy negotiating in a Balkan kingdom. In the end, the Sharples chimneys belch smoke once more, and the sound of the pneumatic riveter is heard in the land. Warren, however, has to pay a big price for his effort, and the savior of Sharples serves a penal sentence for fraudulent company-promotion. It ends happily, however.

This bald outline of the fable is unfair to the essential quality of the book. It is fascinating. One must read it at a sitting, and it sticks in the mind. It makes one want to weep and cheer. It makes one believe that fundamental decency of heart will one day triumph over the stupidities of men, that decency of heart is the only thing that will triumph over the stupidities of men. This is likely to be one of the most widely read books of the year. It will be talked about and sermonised over. It will make a great many people happier. But it is not a sermon or even a tract; it is a story, and a good story.

CIRCUS MEMORIES

"Those Were the Days," by Osbert Sitwell. Toronto, Macmillan. \$2.75.

BY MARIE CHRISTIE

MR. SITWELL is said to have been occupied for three years writing "Those Were the Days," and we find no difficulty in believing the statement. It seems to have taken this reviewer nearly that to read it, though perhaps since time is no longer absolute it should here be reckoned like the lives of married men, who do not, we are told, live longer than the unmarried, it just seems longer.

Five hundred and fifty odd pages of Sitwellian observation and deduction can not be lightly skimmed. "Those Were the Days" is a comedy of English manners covering the last fifty years and rightly described by the author as "a panorama with figures."

The "story," which, once begun, you will find has actually little to do with your reasons for continuing Mr. Sitwell's book, deals with the career of one Joanna Freemartin. Joanna, left orphaned by a lesser Freemartin at the age of seven, and adopted by a greater Freemartin—Miss Gertrude of the city of Newborough—is educated to become a Victorian spinster-companion, escapes this appalling fate by marrying one Jocelyn Mompesson, goes to London, and is absorbed into the turn-of-the-century artistic set.

"Some of these ladies worked at the Slade School, or at some scientific research. . . among them, of course, were others who had applied their special vein of seriousness to design: faxen-haired, flat-faced women, their hair coiled over their ears, who fashioned jewelry out of moonstones, topazes, and fragments of scrap iron, out of very shrill peacock-coloured enamel and oxidized silver or—and these were the most modern of all—made furniture from the most unsuitable, and therefore clever, materials, such as the valves of motor cars, sealing wax, and bootlaces. Some, again, wove unwanted stuffs, or designed dresses of the more "purely intellectual," less arty-crafty, but none the less home made order. But all of them, nearly all of them, "did something" (Whereas the Woman of the previous age had done nothing—and just as badly). . . Joanna used to say, as she looked at them and their work, that it made her feel quite ashamed to be able to do nothing, create nothing. Among the men, on the other hand, several "did" nothing but think—and, of course, talk."

Joanna and "Jossey" go ultra modern, produce two children, live what they try to convince themselves is "dangerously," and when their children are grown find themselves regarded as rather pathetic old fogies to be humoured and disregarded. The Freemartin clan is an extensive one, embracing practically every form of human futility in the Victorian era. Mr. Sitwell pokes his ironic fun at their loves, clothes, houses, social relations, pets, amuse-

ments and forms of toil. His bright observant eye has apparently been registering these things since he was a child. Nothing has escaped it. His wit is sharp and utterly without sentiment. The Freemartins are an exaggeration from first to last, but a perfectly serious intent lies behind the portrayal of their foibles. Like Miss Marmaduke the actress of seventy enjoying her success at Westminster Abbey in a war-time revue, a character Mr. Sitwell has made wildly funny, they are monuments to an age that is dead.

"Those Were the Days" is as significant as any careful historian's review. Its ironic exaggerations are only a different method of pointing the facts. And vastly more entertaining than the history books. Trust a Sitwell for that.

SOUTH AFRICAN SAGA

"Ex Africa," by Dr. Hans Sauer. Toronto, Reginald Saunders. \$5.

BY HECTOR CHARLESWORTH

THE title of this book is, the author states, an abbreviation of Pliny's proverb "Ex Africa semper aliquid novi," which may be freely translated "Out of Africa always something new." The book is to all intents and purposes a history of South African development during the past sixty years, though strangely enough it contains hardly an allusion to the first Boer war of the early eighties and the second Boer war of nearly forty years ago. Africa is undoubtedly fertile in surprises and so are the pages of Dr. Sauer.

Quite casually in the middle of a paragraph on page 258 he discloses the information that the eminent British statesman who was previously cognizant of Dr. Jameson's intended raid on the Transvaal in 1895,—a blunder which had tremendous repercussions,—was not Joseph Chamberlain, Colonial Secretary at the time, but Lord Rosebery, who during the previous year, 1894 had been Prime Minister and Foreign Secretary. Dr. Sauer was a close financial and social associate of Cecil Rhodes from 1880 until his death in 1902. Some months after the raid, Rhodes who had been Premier of Cape Colony and head of the Chartered Company of South Africa was put "on trial" before a Parliamentary Committee at Westminster Hall and Dr. Sauer attended the sittings with him. He noted that there was a tendency among certain members, willing enough to fasten something on Chamberlain, to verge away at certain other danger points. He mentioned to Rhodes that it would be awkward if certain points were pressed and Rhodes replied that they dare not, as he was in a position to show that one of the big men (of the Liberals) knew all about it. Dr. Sauer says: "After a lapse of more than forty years it is permissible to make known that the 'big man' was not Chamberlain but Lord Rosebery. I had this information from Rhodes himself, who told me that he had discussed the possibility of the Raid with Lord Rosebery, when the latter was Prime Minister."

THOUGH the most sensational, this is not the only startling revelation in this book,—the most entertaining,

varied and candid volume which has yet been published on South Africa. While Dr. Sauer does not give his age, it is apparent that he was born somewhere about 1855, and would be two years younger than Rhodes and Dr. Leander Starr Jameson, both born in 1853. He is an Afrikaner of old Dutch and French Huguenot stock with countless relatives among the Boers. He gives a delightful account of his boyhood on a South African farm on the Orange River. He explains why so many Afrikaners speak English with a Scottish accent. In his boyhood parsons and school teachers of the Dutch Reformed Church had to be recruited in Scotland, owing to the scarcity of native talent.

In 1875 after obtaining a sound classical education at home, he went to Edinburgh University to study medicine, and became "clinical clerk" to the great Lister. He was so green that on his first night in London he blew out the gas. 1880 found him back in Africa and he was immediately appointed a preventive officer to keep smallpox out of the diamond mines at Kimberley. It was here that he became the friend and partner of Rhodes, and he first met Jameson, a fellow practitioner, at the same outpost.

Of Jameson he formed a very low opinion. Though a doctor, he had no professional conscience whatever, and sought, in a mistaken belief that he was serving his capitalist friends, to throw obstacles in the way of the fight against smallpox. Jameson, he admits, was a man of most attractive personality and a born soldier of fortune. But he was in many respects a fool



DR. LOUVIGNY DE MONTIGNY in his robes as Doctor of Letters of the Université de Montréal, which degree he secured by his excellent thesis on "Maria Chapdelaine".

and a very bad influence on Rhodes, because he had persuaded him that the Boers could be driven out of the Transvaal by 500 Britishers with sjamboks (rhinoceros hide whips). Events that arose from this delusion cost the Empire a pretty penny in blood and treasure.

HANS SAUER himself soon gave up medicine for gold and diamonds, and with his native knowledge was a valuable aide to the Rhodes enterprises in all parts of South Africa. On the Rand he bought for Rhodes the properties on which the greater part of his wealth was founded; and he became the first Municipal Chairman of Johannesburg when the city grew up over night. For Oom Paul Kruger he had a high regard, and because of his Afrikaner blood was not let in on the Rhodes-Jameson plot to capture the Transvaal with sjamboks and a troop of mounted rifles. The raid was Rhodes "third private war" embarked on without knowledge of the British government, but the other two were against native tribes and resulted in adding Rhodesia to the British Crown. The third was an act of folly which left Rhodes a disgraced man until his death in 1902. He says that Rhodes, though enormously wealthy, did not care for money except that it would further his dream of an "all-Red" South Africa, and Sauer is still mystified to know why he should have been influenced by so shallow an adventurer as Jameson.

Dr. Sauer's descriptions of the flora and fauna of South Africa (in his youth he was a veritable Nimrod) and his studies of the celebrities he knew are delightful reading. In his earlier years it was certainly a young man's country. Rhodes and all his friends and rivals became multi-millionaires before they were forty. It is difficult to realize that when his public career was ended by the censure passed on him at Westminster Hall, he was but 42.

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THE ARTIST. A short drive from the busy city of Halifax is Peggy's Cove, one of the most painted
and most photographed spots in Canada.
—Photo by "Jay".

WORLD OF ART

BY GRAHAM MCINNES

ON THE whole, it has been a good
season. Though individual show-
ings may have been viewed with a
jaundiced eye, when one looks back
over last winter's activities one feels
that definite progress has been made.
As far as exhibitions were concerned,
we note the emergence of three new
factors. The most important of these
is the increasing frequency with which
young, and often little known Cana-
dian painters, are being seen. This
development is largely, if not entirely
due to the energy of the Picture Loan
Society and its president, Mr. Douglas
Duncan. Founded less than two years
ago on a picture-rental basis, the
Society early recognized the need for
fostering coming talent, and during
the last two seasons over twenty-five
small one-man shows have been held
at its Toronto galleries. The Society
now numbers some 300 adherents, both
artists and lay members, and has
grown into a Dominion wide organi-
zation. As far as Toronto is concerned
it bids fair to supersede the Art Gal-
lery as a place where the public can
see contemporary Canadian art. I do
not think this is a matter for regret.
The Art Gallery gives generously of
its space for the annual showings of
the various artists' societies; besides
which it has another function to per-
form, which is that of building up an
old master collection, and acquainting
the public with art history and art-as-
history. The "Trends in European
Painting" exhibition was an excellent
example of how this can be done. How-
ever, history of art and contemporary
art need not and should not be mutually
exclusive, and we should like to see
the Gallery giving us both. In particu-
lar, it seems strange that we have not
had an American showing for four
years. There is a great deal of good
painting being done in the States just
now, while the inter-relation of art
and sociology through such enter-
prises as the WPA is also worthy of
our attention. It should be (and is,
if one may believe what dealers and WPA
officials say) easy to arrange for a
showing of either sort and I respect-
fully recommend this to the Gallery
for next season. We are kept fairly
well abreast of contemporary European
art through the showings which Reid
and Lefevre and Ellers bring to East-
ern Canada.

ANOTHER important step forward
was the series of showings ar-
ranged honoring deceased Canadian
painters of merit. The National Gallery
gave us a comprehensive exhibition
of work by James Wilson Morrice and
Henri Julien, while Mellors Galleries
held a retrospective showing of the
work of J. E. H. MacDonald. This
wise policy should be continued, for
such exhibitions are essential to an
understanding of the development of
our finer artists.

AMONG the various artists' societies,
the Canadian Society of Painters in
Water Color and the Graphic Arts
Society once again proved themselves
to be closest in touch with the fresh
ideas, methods, and approaches whose
existence is an earnest that Canadian
art is not so hopelessly bogged down
as some would have us believe. Their
showings were rich, vital and vigorous.
They gave us an interest in contem-
porary life, an understanding of con-
temporary art movements elsewhere,
and a truly painterly attitude toward
their work. This would seem to show
that devotion to media is at least as
good a way to advance the plastic arts
as devotion to an idea which has never
been formulated; for the Canadian
Group of Painters, while there was
much good work in their exhibition,
seemed to lack direction. Though Mr.
Robert Ayre wrote that the "drive of
the pioneers" still persisted, I am
afraid that he was indulging in wish-
ful thinking. Their matter and even
their manner are with us still, but
their drive has passed to the "medium"
societies, and to certain younger
groups such as the Experimental Arts
Group and PROG. But there is a suf-
ficient number of really fine artists
in the Canadian Group to form a sort
of progressive phalanx behind which
these younger artists may group them-
selves. And it is these painters who
will save the Group from becoming a
second academy—always a danger to

be faced after the first flush of en-
thusiasm has worn off.

ANOTHER hopeful sign has been the
foundation of the Apprenticeship
Centre in Toronto and of the Allied
Arts Council which aims at co-ordin-
ating—on a Dominion wide basis—the
related activities of art groups which
up till now had no means of exchang-
ing information and ideas. Nor is
there any lack of enthusiasm as far
as the layman is concerned. Art as-
sociations continue to function with
zeal, art is finding an ever wider and
more appreciative audience through
the press in the universities, over the
air and in the gallery. All this is fine,
but unless Canadian painters can
give the layman really good work,
this resurgence of interest will be of
no avail. The layman can learn about
the art of the past in museums; he
can savor the contemporary scene in
other countries through loan exhibi-
tions and the excellent reproductions
which are liberally supplied by so
many periodicals. But to feel art as
a vital force for good in the community
today, the layman must be able to
draw strength from first class crea-
tive work by Canadians.

Writing in the "Montrealer" last
winter, Mr. John Lyman hit the nail
on the head. "The talk of the Cana-
dian scene has gone sour," he wrote.
"The real Canadian scene is in the
consciousness of Canadian painter,
whatever the object of their thoughts."
Here is the real crux of the matter.
Our art will gain both vitality and
direction when artists experience their
environment, and externalize that ex-
perience in sensitive, well-organized
work. And beneath the somewhat
amorphous appearance of contem-
porary art, there are forces at work which,
within the next few years, should un-
doubtedly compass this end.

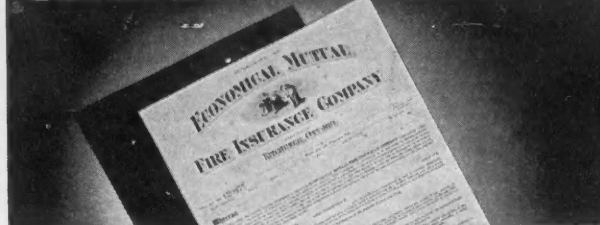
PORTABLE art—paintings, prints,
ceramics and so on—we see fre-
quently; and in seeing it and thinking
of it as portable we lose sight of the
fact that almost all art in the past,
and much of it in the present is iden-
tified with buildings. Sculpture—
especially monumental and architec-
tural sculpture—is inseparable from
its background of masonry and only
against this background can it be properly
appreciated. The same is true,
even more forcibly true, of stained
glass. This week, at the studio of Miss
Jacqueline Jones, Highland Crescent,
York Mills, we are able to see both
these forms of art in situ, and they
are well worth the seeing. The exhibi-
tion consists of Miss Jones' sculpture,
and stained glass by Yvonne Williams
and Esther Johnson.

Readers who have recently been in
Ottawa and observed the new Bank
of Canada building on Wellington
Street, facing the Parliament Build-
ings will have noticed the fine array
of bronze figures representing Cana-
dian activities, which stand out
against a background of dark green
marble along its facade. The most
interesting part of the sculpture sec-
tion of this showing consisted of the
models for these figures. Miss Jones
also showed a number of plaques de-
signed for the new Mental Hospital
which is being erected at St. Thomas,
Ont.

THE stained glass windows, on which
Miss Williams and Miss Johnson
have collaborated, are extremely beau-
tiful, and, as far as I know, unlike any-
thing at present. The glass is rich and
warm in color, the designs are struc-
turally satisfactory and decoratively
pleasant, and there is that blending
of the lucid with the austere that
seems to be one of the most typical
qualities of the best stained glass. The
most satisfying windows are those de-
signed for St. Andrew's Church, Co-
bourg, Ont., whose architects were J.
Francis Brown and Son. Here Miss
Williams and Miss Johnson have de-
liberately sought to re-create the 13th
century style. That they succeed in
doing so without giving one the slight-
est feeling of pastiche is due no less
to their sincerity and sensitive feel-
ing for medium than to the excellent
quality of the glass employed. The
reds are like burgundy and blood;
the blues of an astonishing, almost
tropical intensity; the yellows flare
with heat. There are also windows

on view which have been executed
for the St. Michael's Hospital Chapel
in Toronto, and for the Vernon Pre-
paratory School, Vernon, B.C. It is
only on the rare occasions that we
can see their work that we realize
how much these two craftsmen are
contributing to art in Canada.

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SATURDAY NIGHT

PEOPLE * TRAVEL * FASHION * HOMES * LETTERS

TORONTO, CANADA, JUNE 25, 1938

CANADA'S "SAMURAI" CELEBRATE AT THE R.M.C.

BY A. E. PRINCE

IN JAPAN there is held in early summer a dazzling festival known as "the Boys' Festival." On Monday of last week a merry company entered the gaily-adorned buildings of the Royal Military College on the historic Navy Bay at Kingston with its memories of great soldiers and sailors. To at least one guest it conjured up visions of the Japanese Boys' Festival. One filed through ante-rooms decked as in Japan with the fragrant-smelling branches of pine, the wishful symbol of longevity. And as the old Samurai hung out war streamers, lances, long-handled scimitars and other sorts of arms, so the Canadian Samurai adorned the gallery of the Gymnasium with gorgeous streamers in crimson and white, swords and rifles—and a gruesome reminder of present-day war-

THE PICTURES

THESE photographs are believed to be the first ever taken of the dancers at the famous June Ball at the Royal Military College, Kingston, while the dance was actually in progress. They were taken by "Jay" with a high speed lens on the new ultra-speed film, and with the aid of a few photoflood lamps.

fare, a steel-helmeted figure with hideous gas-mask, a death's head at a feast!

As became a more peace-loving people, however, there were numerous examples of sport activities, a suspended canoe with graceful curving lines, Indian clubs, snow-shoes and the like. Lovely too were the curves of the white spiked helmets arranged in rows.

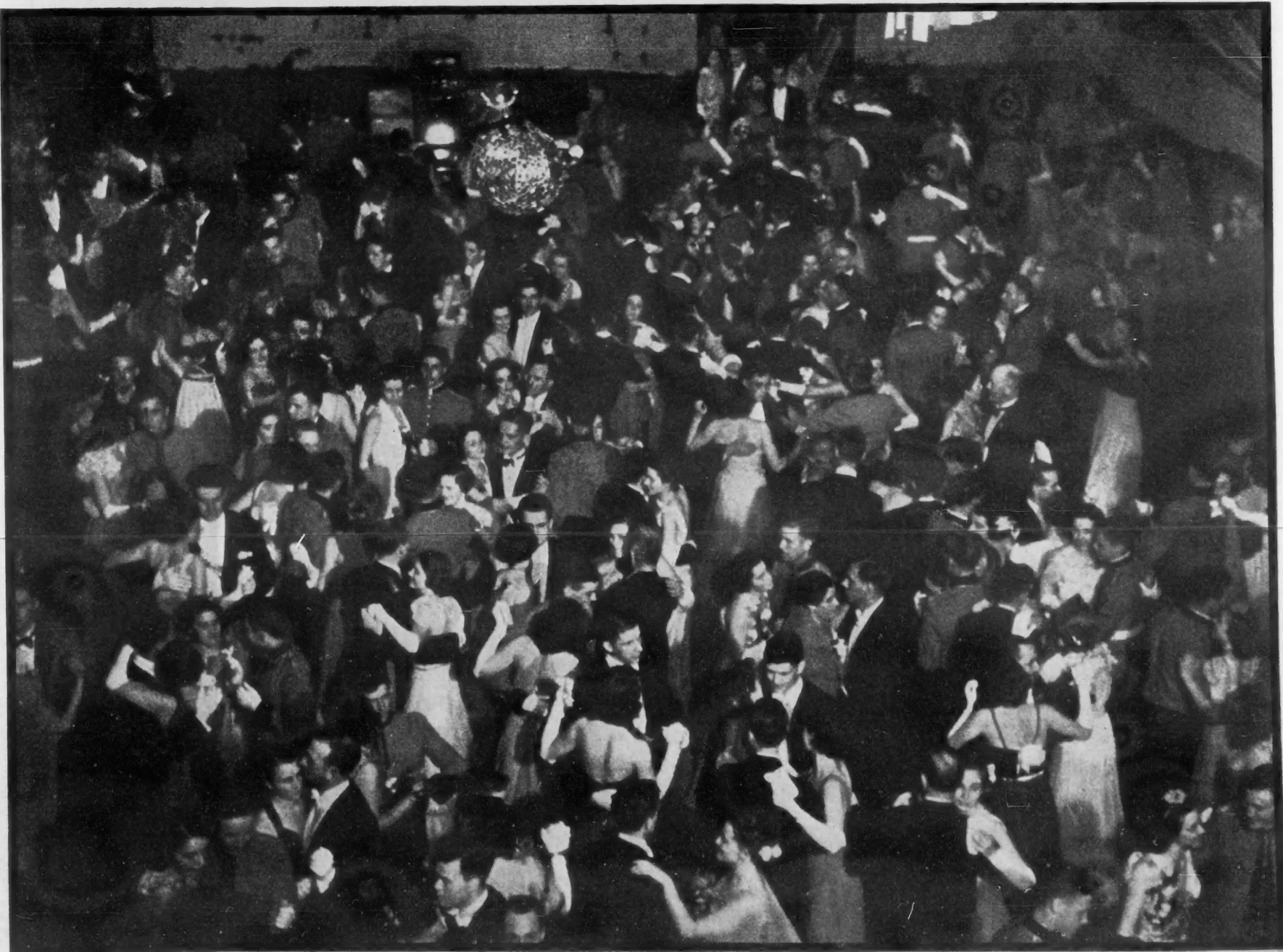
The martial note of the whole festival is also sounded in Japan by the display of manly effigies of heroes like the Emperor Jimmu, founder of the Nippon Imperial dynasty, and Kintoki who as a boy killed a huge bear with his axe. At R.M.C. there were similar suggestions. Hung in the centre of the hall there scintillated a silvery globe on which was perched a Cadet doll dressed in red uniform with pill-box hat complete, the Cadet "on top of the world." Moreover all around the walls were hundreds of exquisitely cut silhouettes of Cadet activities and heroes past and present. Another scene curiously reminiscent of the famous Japanese miniature gardens was the fascinating model of a landscape with piled-up rocks, running, tinkling water and luxuriant vegetation.

"SNOW, moon and flowers" are said to be the three things at the sight of which Japanese poets are moved. Our Kingston Cadets may look askance at high-brow poetry, but they are poets at heart. At the June Ball with the best of poetic intentions they cannot reproduce the lovely atmosphere of winter's snow at night, as they do at the December jamboree. But with true Japanese allusiveness they did recall its delights not merely by the calligraphic scroll of the snow-shoes but also by a noble mass of shining illuminated ice blocks.

As for the Moon, there is an ancient Japanese poem which, transliterated into dull English, sings: "Month after month many a moon appears, but no moon to be compared with the moon of this evening." The Nippon poet was referring to the harvest moon. But the R.M.C. anthology of poetry includes it for quotation on the date of the June Ball. And this year the Cadets produced for their guests the most incomparable full moon of the whole year on the most beautiful of nights imaginable. Few present will ever forget the viewing of the moon as they strolled along the Navy Bay pier, gorgeously adorned with fountain and verdure-clad seats.

THERE is a fourth thing which moves a Japanese poet, the water of a lake or river. And this too the R.M.C. poets provided at its loveliest, tremulous, shimmer-

(Continued on Page 13)



FROSTY
WHITE

EVENING WRAPS

for
Summer
Dances

This Summer your evening wrap may be a mere drift of marabou like the shoulder cape sketched, or it may be a dashing finger-tip swagger of quilted satin. Whatever type you choose, you'll find Fashion's latest versions at Simpson's.

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THE DISTAFF SIDE

BY MARIE CLAIRE

THIS column will appear on Mid-Summer Eve, a date given over to romance and super-natural occurrences, if we are to believe legend. The credulous Irish still believe that on this night the soul leaves the body for a period and goes off to have a look at the particular spot on land or sea where it will ultimately be parted from its house of clay; presumably to make final arrangements for the move. Irish logic therefore established the custom of making it a watch night so that a man might keep an eye on his own soul. Naturally friends were a help, and refreshment a necessity. Base critics have been known to suggest it was only another Irish excuse for making a night of it.

It is the soberer English who suggest that an enterprising girl can gain a preview of her future husband on Mid-Summer Eve. All she need do is wait till dark, walk backwards in silence into the garden, pick a rose, wrap it in clean white paper and keep it without looking at it until Christmas Day, it will then be found fresh as in June. She then sticks it in her bosom and her future husband will come and take it out.

It seems a round about way to achieve information any bright girl can pick up by making up her mind. We shall continue to back tea cup reading and phrenology.

THE Windsor correspondent of a London newspaper is responsible for the following story.

Panic is rapidly developing among the Guards. The picturesque Guard changing ceremony is becoming a trial to nerves of steel.

On the serrated battlements of Windsor Castle sits a pigeon named Carrie for whom valiant is indeed the word. Carrie just loves soldiers, particularly very, very dignified soldiers wearing tall bearskin hats.

As soon as the band strikes up and the changing of the Guard begins, down swoops Carrie and perches on one of these monumental hats, causing the innocent Tommy of her choice untold embarrassment and the officers and non-coms untold exasperation or concealed mirth according to their position in the squad. Carrie doesn't care. She loves the band, she loves the tramp, tramp, she's devoted to the man of her choice.

To discourage Carrie everything



MRS. GRAHAM MORROW of Toronto, a member of St. Hilda's College Council which is at present engaged in raising funds for the furnishing of the new College building.

—Photograph by Sherriff Studios.

short of the lese majeste of wringing a Royal pigeon's neck has been tried. The latest device is a rattle. Cleverly concealed behind the pillars of the State entrance to the castle a man is now posted with a rattle. It is a wooden rattle that twirls round on a stick and makes a harsh and disapproving sound. You have heard them from the bleachers at football games and seen them in the hands of customarily sober matrons at New Year's parties.

The effect on Carrie's nerves has been most fortunately shattering to date. But will Carrie get used to it? There's the rub.

ONE of the most interesting developments in the realm of summer dress fashions this year is the advance in crease resisting washable fabrics. Anyone who buys a summer frock that wrinkles like the skin of a rhinoceros with one wearing is now just simple.

Of course the manufacturers have been working on the problem in our

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interest and probably a bit in their own too, for years. For the past two summers a few ready made garments have been offered for sale with large tags describing their ability to withstand crushing. But very little has been said about it in a fabric by the yard.

The holder of the chief patents for discovery in this line is a big English firm. They do not as yet describe their products as "uncrushable." They can be crushed in a greater or lesser degree if you are persistent, but they do shake out smooth again very quickly. "Crease resistant" is the term.

The thing is accomplished by treating the fabric with a resin composition, we are told. This gives a permanent finish, will not wash out or be adversely affected by dry cleaning and gives the fabric body, like the weighting in silks. It also gives a very attractive "mat" surface to rayon, that look like Irish linens, spun rayon and silk mixtures that look all silk, and wool and rayon combinations that look like fine light flannel. Down with the pressing iron! say we.

TWO Canadians in New York one hot day last week decided to take advantage of the Cunard-White Star's suggestion and lunch aboard their biggest liner on her day in dock.

The lady filled in the morning very pleasantly, shopping. She was choosing summer dresses when her husband called for her at the Cotton Shop about one o'clock and said: "Come Helena, for heaven's sake, you can try on dresses any day in the year but the Queen Mary won't wait luncheon for us."

"All right, all right," said his wife, soothingly, going back to the fitting room to remove the last little cotton model. She was followed by the saleswoman, suddenly grown starry eyed.

"O Madam," she said breathlessly, "You don't mean you are to lunch with the Queen Mary herself?"

The pronoun was all right, ships are feminine, but it was quite apparent that the assistant was thinking of a Queen, not a ship. The whole thing seemed just too futile to explain so the lady simply nodded, with a smile, and let it go.

But the saleslady was holding her ground. With a fine gesture she discounted her surroundings.

"Madam," she said, "You won't believe it, but before I divorced my last husband I had my own personal maid."

HOLLYWOOD fashions usually leave

us pretty cold, but the Land of the

rave and the Home of the about-

to-be-free occasionally rings the bell.

We think the nicest summer camp

and cottage clothes are the rough

dried "faded" cottons from Hollywood

that are sold by a few important

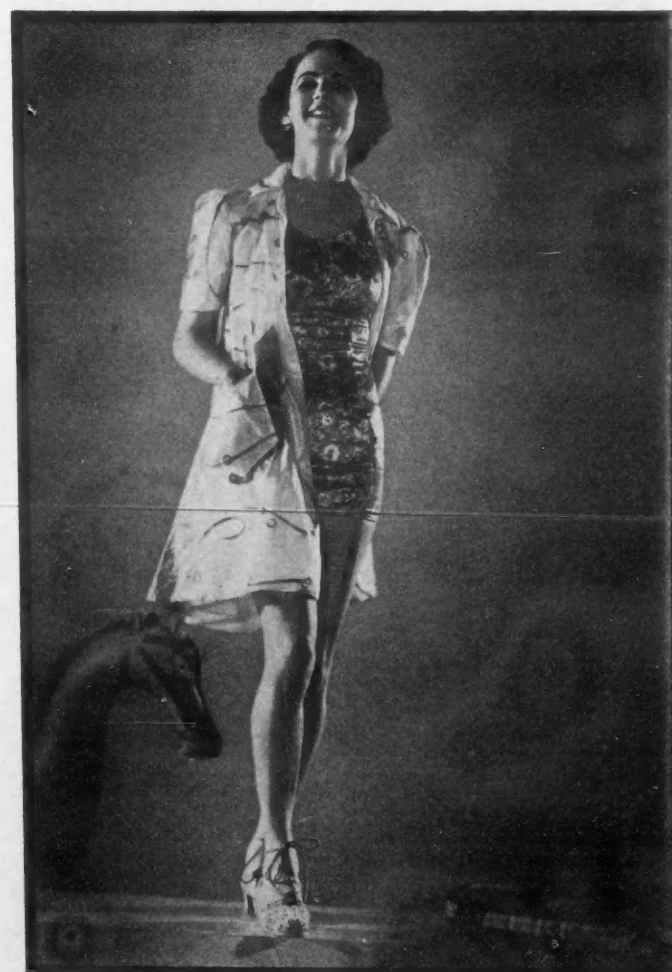
stores across the continent, like



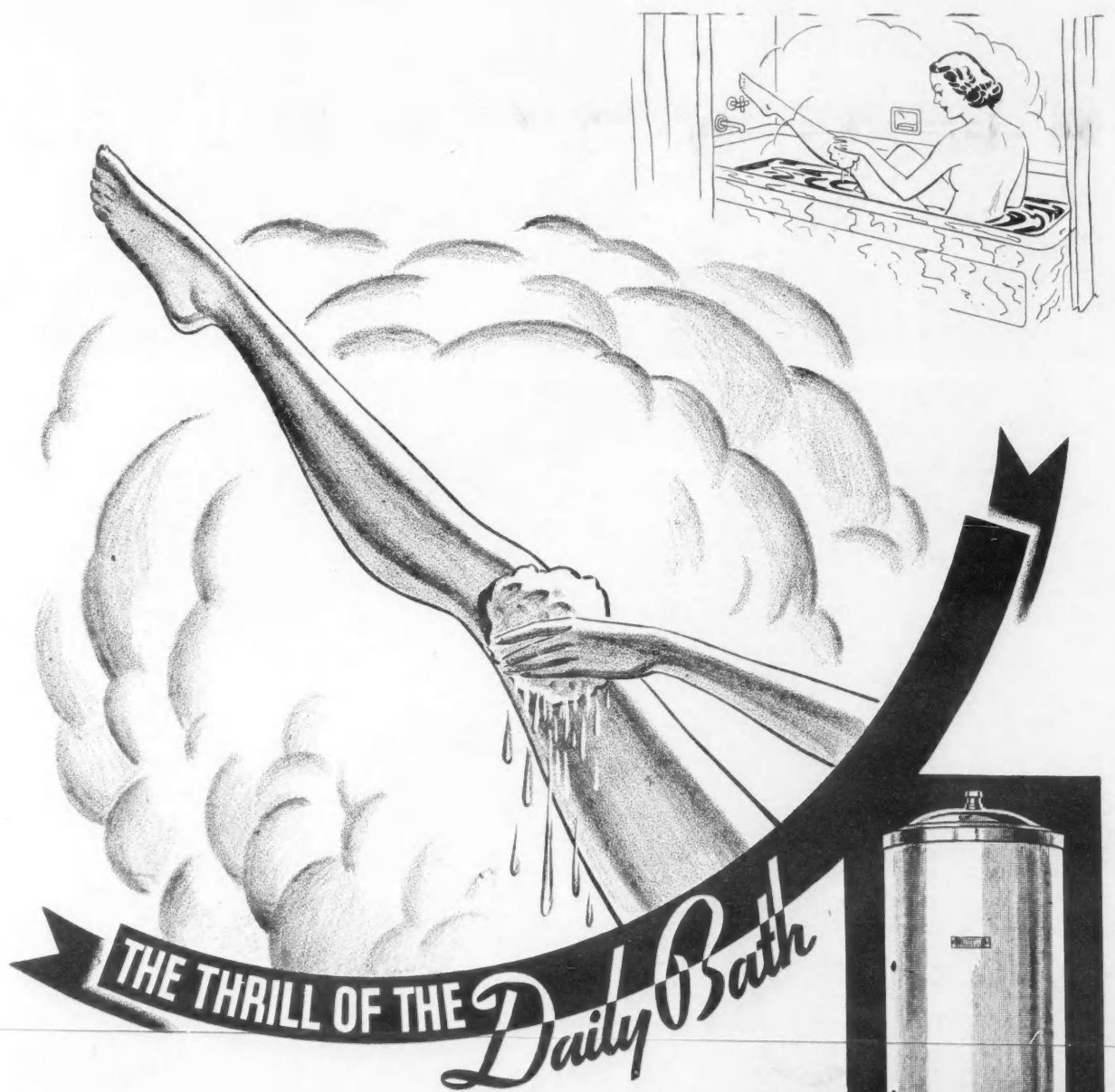
MISS EDYTHE C. C. COX, daughter of Mr. and Mrs. Geoffrey W. Cox of Montreal, who has been awarded one of the two Moyse Travelling Scholarships by McGill University. Miss Cox, who is the granddaughter of the late Robert Gregory Cox and of the late Robert J. B. Crombie, plans to continue her studies at the Sorbonne, Paris.

Best's in New York, Marshall Field in Chicago, and Eaton's in Toronto. The cut of the garments is as clever as the casual material. The colors are enchanting and the dyes absolutely fast, we are told. A square-necked sleeveless dress with a free-striding skirt is buttoned with big dyed wood buttons down the back, a sash belt ties round it, a tie of the material in two brisk contrasting shades pulls the neckline together, and grips a short bolero so that it cannot slip at the shoulders. Under eight dollars here, in turquoise, tied with dull rose and wine.

A pair of the new "longer shorts" in a curious spring green has faded tan and green braided hemp braces, and a shirt-maker blouse top. There's an absurd "station wagon" dress of bleached blue with a sailor collar and hem done with rows and rows of braid. The playsuit is cut like a halter-necked Vionnet evening bodice, with a clever panel pleat in front of the shorts, a zipper in back and a sash. In a sun-faded orchid rose, it is mighty fetching. There's a Drind skirt and a peasant blouse in greens and tans, overalls, slacks, culottes, and short-shirt-and-skirt sets. Take our word for it, these have a lot more character than the dressier sharkskin or finely finished rayon outfits. And they wash like the proverbial rag, shake out, dry, and are ready to wear again.



IN A SEASON OF "PRETTY" BATHING SUITS flowers flourish on a turquoise Lastex swim suit, lined with jersey. The beach wrap is oil silk printed with a green sea-weed design, lined with white terry cloth. Photograph courtesy the Robert Simpson Company, Limited.



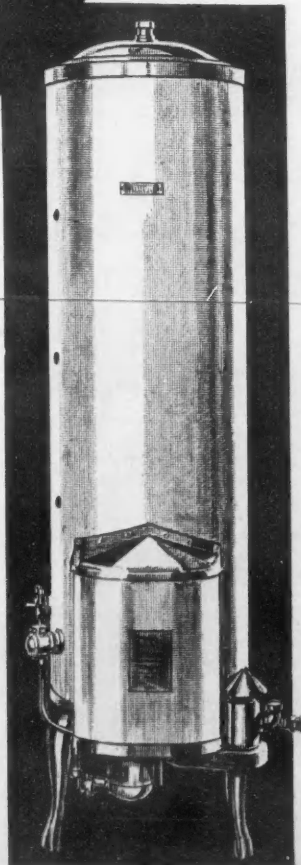
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LONDON SOCIETY

BY MARY GOLDIE

TWO events of Canadian interest took place on the day before the Whitsuntide week-end. Mrs. Ada Twoby Kent of Toronto gave a recital of her own compositions in Wigmore Hall. There was a large audience present and those taking part in the program were Miss Lillian Webb, Miss Mary Jarred, Mr. Laurence Holmes and Mr. David Martin. Mrs. Kent herself was at the piano. It is interesting to note that Mrs. Kent had the honor of giving a similar recital before Their Excellencies, the Governor General and the Lady Tweedsmuir at Government House, Ottawa, earlier in the year. Another musical event of the week was an evening party given by Lady Lever

in Air Raid Precautions in this country. Colonel Dunlop in his speech took an optimistic view of the situation, while impressing upon his listeners the importance of unity and co-operation in carrying out defence and Air Raid Precaution work. Lady Sykes received the guests and introduced the speaker, and those at the head table included Sir Frederick and Lady Sykes, Sir George and Lady Corrie, Lt.-Col. and Mrs. Hugh Owen of Montreal, Squadron-Leader Heaks, Mr. and Mrs. S. W. Ewing, Air-Commodore and Mrs. Chamier and Dr. Biggar.

THE Whitsuntide week-end brought a lull in London events. From Friday until Tuesday all those who were able left the noisy city and enjoyed to the full the beauty and quiet of the country. I chose Rye in Sussex for my own short holiday, and spent three delightful days exploring the narrow, cobbled streets of this quaint little town built on a hill. It is a town full of history and interest. It is one of the Cinque Ports whose business it was in the olden days to supply ships for the King's Navy. Today the sea has receded two miles from the town but in the 14th Century it made of Rye almost an island.

Returning from one of the oldest towns in England, I had the good fortune to witness in London one of the oldest customs of this country. The longer one lives here the more impressed one becomes by the age and history of England. The smallest ceremony seems to have its origin back in the dim ages and has been faithfully carried out during the succeeding years by a people faithful to its heritage. The ceremony which I was privileged to see from an excellent vantage point was that of Trooping the Color on the Horse Guards' Parade. The stand in which I sat was erected in the garden of No. 10 Downing Street, a gem of a garden hidden from the public eye by high stone walls. The view from this stand out over the Parade was an excellent one, and the full magnificence of this great and colorful spectacle was something never to be forgotten. The High Commissioner for Canada and Mrs. Massey, Lt.-Col. and Madame Vanier and Captain and Mrs. Victor Brodeur were Canadians watching the ceremony with great interest from this stand. High Commissioners of other Dominions were also present, the total number seated in the stand being about fifty. Similar and much larger stands were erected on three sides of the Parade and there was a great crowd of spectators standing behind the line of sentries which lined three sides of the open space.



MISS JESSIE MURDOCK of Toronto, who was presented to Their Majesties on May 12. Miss Murdock's Court gown is of ice blue and silver lamé with matching train edged with silver and lined with sunrise pink.

—Photograph by Pearl Freeman.

for the Canadian music students in London at her home in Eaton Square. The members of the Music Group of the Canadian Women's Club were present to help to introduce the students to the many professionals who were also guests. A varied and interesting program was given, followed by a buffet supper. Mr. Hoban of Winnipeg gave a group of songs and the program ended with another group by Mrs. Kent, with Miss Lillian Webb as soloist.

At the June meeting of the Canadian Women's Club the guest speaker was Colonel J. K. Dunlop, O.B.E., M.C., T.D., Assistant Adjutant-General of the Territorial Army, who spoke on "Problems of Military Defence." The meeting was well attended and the subject of the address was very apropos in view of the general interest now being shown

CAPTAIN BRODEUR arrived from Canada some weeks ago to be married and he and his wife are now at the Mayfair Court in Stratton Street. At the Coronation Naval Review at Spithead last summer, Captain Brodeur was in command of the Canadian ship "Skeena."

Miss Harriet Milward Agnew, elder daughter of the late Mr. John Lyons Agnew and Mrs. Agnew of York Mills, Ontario, was married on Saturday at Chelsea Old Church to Mr. Brian Morley Crosbie Trench, son of Mr. and Mrs. E. F. C. Trench, of Stokke Manor, Great Bedwyn, Wiltshire. The bride was given away by her brother, Mr. John L. Agnew, and the best man was Mr. Dermot Trench, brother of the bridegroom. Mrs. Agnew held a reception at Claridge's Hotel on the day preceding. The Prince and Princess of Hesse (at whose wedding Miss Agnew was to have been a bridesmaid but who had only a quiet ceremony owing to the sudden and tragic deaths of members of the groom's family in an aeroplane crash just previous to the wedding) were



MRS. BROWNING-COUCH of Montreal, who is a frequent visitor to the Capital.

—Photograph by Karsh.

among the guests at the wedding, as was Mr. Mervyn Taylor of Toronto.

The christening of the baby daughter of Mr. and Mrs. Maurice Brown took place this past week in the church at Radlett, where Mr. and Mrs. Brown live. The god-parents by proxy were Mr. and Mrs. Noel Eaton of Toronto.

At the recent Levee held by the King at St. James's Palace the Hon. Vincent Massey presented the following Canadians: Mr. Edgar Eaton, Mr. Gilbert Eaton, Lieutenant Robert Houston, Major William Lowrie and Mr. Arthur Purvis.

Mrs. Terence Sheard of Toronto and her two sons have arrived in Jersey to spend three months with Mrs. Sheard's parents, Dr. and Mrs. Gordon McLean, who are now living at St. Heller, Jersey, Channel Islands.

Mrs. Van den Berg, Miss Phyllis Van den Berg of Montreal, and Miss Dorothy Edgar of Toronto, have been spending a week in Paris. They will return for a further stay in London before sailing for Canada.

Professor Ethel Rutter of Saskatchewan University, Saskatoon, has arrived in England to visit her daughter, Mrs. James Richardson, at Wellington, Surrey.

I have lately received a notice from yet another society whose aim is to welcome Canadians to this country and to make their stay additionally pleasant. This society is called "The Londoners' Circle" and there is a special Canadian group in connection with it. Mrs. E. Douglas Herrick, for some years resident in Canada, is the social hostess of the group. A specialty of "The Londoners' Circle" is the formation of small

and limited parties of those members wishing to visit points of interest in and about London. With so many such groups working in London,

Canadians need never feel alone or at a loss about what to do or how to go about doing it in this great city of so many varied interests.



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In TEA it's Flavour

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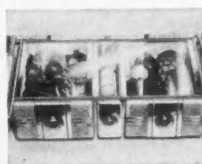
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MRS. REGINALD R. MCINTOSH of Toronto, who, before her recent marriage, was Miss Evelyn Marshall, daughter of Mr. and Mrs. Thomas Marshall.

—Photograph by Violet Keene.

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Sunday afternoon, arriving at college in time for evening meal and chapel service.

The special fee includes transportation. Term opens September 13th.

Only a limited number of boys can be admitted under this plan. Please, therefore, write now for complete information to: K. G. B. Ketchum, B.A., Headmaster.

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THE DRESSING TABLE

BY ISABEL MORGAN

THERE'S a trick to looking fresh as frosting, once "sizzle weather" comes to town. We may take double the number of baths, sprinkle on twice the powder and eau de cologne—and still not succeed in capturing that spick and span look.

It's the girl who sets out to develop a daintiness routine, who really outwits Old Man Weather. Her friend who acts on impulse, who rushes for an extra tub and a good dousing of talcum powder and thinks that's all there is—there isn't any more—is apt to be caught napping. For daintiness means looking fresh as a mint julep all the time—not just after you've whipped on a fresh costume.

Here's a routine to start in warm weather. But you'll want to continue it right on through the year for real "daintiness appeal."

First, a scrub in soapsuds and warm water at least once a day. The second tub or shower may be cold, but at least one each day should be warm and soapy.

Second, use a good anti-perspirant every few days. This is a safe-guard to your clothes, as well as to yourself. When patted on under the arm, the liquid allowed to dry, then rinsed, the frock is perfectly safe. Or use one of the quicker types that can be put on in a hurry.

Turn dresses inside out and hang near the window over night before putting them back in the closet. Examine them closely next morning before deciding between the closet and the cleaner.

Dust shoes with deodorant powder, and gloves too if they aren't washable.

Simple isn't it? Of course there are other things you can do, as well. It's a good idea to change your perfume to an eau de cologne with a light fragrance. And try a new hair-do that will take the hair well back off the face.



MISS ANN CREIGHTON, daughter of Mr. and Mrs. W. R. Creighton, and a popular member of the younger set in the Capital.

—Photograph by Karsh, Ottawa.

THUMB-NAIL notes: Haven't you noticed it's less trouble to do a very creditable job of applying nail polish (especially in the dark shades) when it comes from a bottle of polish recently purchased? That is because the polish is at its proper consistency, and it flows on like a charm. Afterwards when the polish has had an opportunity to evaporate it thickens and then there is trouble in obtaining the slick, glossy, professional looking gloss to the nails. The result is amateurish, lumpy and uneven, and you might better let your fingers go native. A few drops of polish remover stirred into the polish when it begins to show signs of thickening will keep it at proper consistency until the last bit has been used.

When dark polishes are used di-

rectly on the nail over a long period fingernails often absorb some of the dye—making them look as though they are deeply stained with nicotine after the polish is removed. Here is where the new waxy base coats prove their worth. Not only does a base coat serve as a protection against the color, but it also fills in ridges, making an even surface on which to apply the polish. We have found that best results are obtained if the waxy base is covered with a thin coat of colorless polish, then followed by a final coat of colored polish.

These bases, by the way, are now being made in flesh color as well as white, which makes it possible to use them under the light shades of polish as well as dark. They also prove their worth when fingernails have acquired the annoying habit of breaking and chipping off at the tips. Of course when this happens it is a warning sign of certain deficiencies in the diet. However, the breaks and chips can be protected and concealed until the nails again become healthy and strong. File off the broken tips. Then cover the entire nail—except the half-moon—with the base, carrying it right up to the top. Follow with polish also covering all the nail except the half-moon. By bringing the color right up to the tip on all the nails, the fact that some of them have been filed away will not be noticeable.

CHIFFON was used extensively for street length afternoon dresses, garden party and out-door dining frocks, for evening wear and for accessories, in the recent Paris mid-season collections. Mainbocher showed new home dining dresses in antique colors and summer drink shades. Black and blue are in the picture at Paquin for street length chiffon afternoon dresses especially when completed by picture hats. For more formal occasions he shows countless ankle length garden party and out-door dining gowns in plain chiffon and lace combined. These have high bodices with both long and short sleeves and retain hip slimness.

Lelong favors chiffon for evening dresses with slender hips and extra wide skirts. Of Empire inspiration is a full skirted navy silk chiffon model with V decollete and heavy gathers in front of the bodice. The transparent waist is emphasized by a wide cerise sash starting at a high Empire line, crossing the back and tying in front with long ends. Even the handkerchief has developed from the purely utilitarian cotton one pinned on the front of one's dress to highly ornamental wisps of chiffon. Schiaparelli heavily embroiders these and shows them with evening gowns. A number of smart women are wearing them on their heads peasant fashion, to protect their hair.



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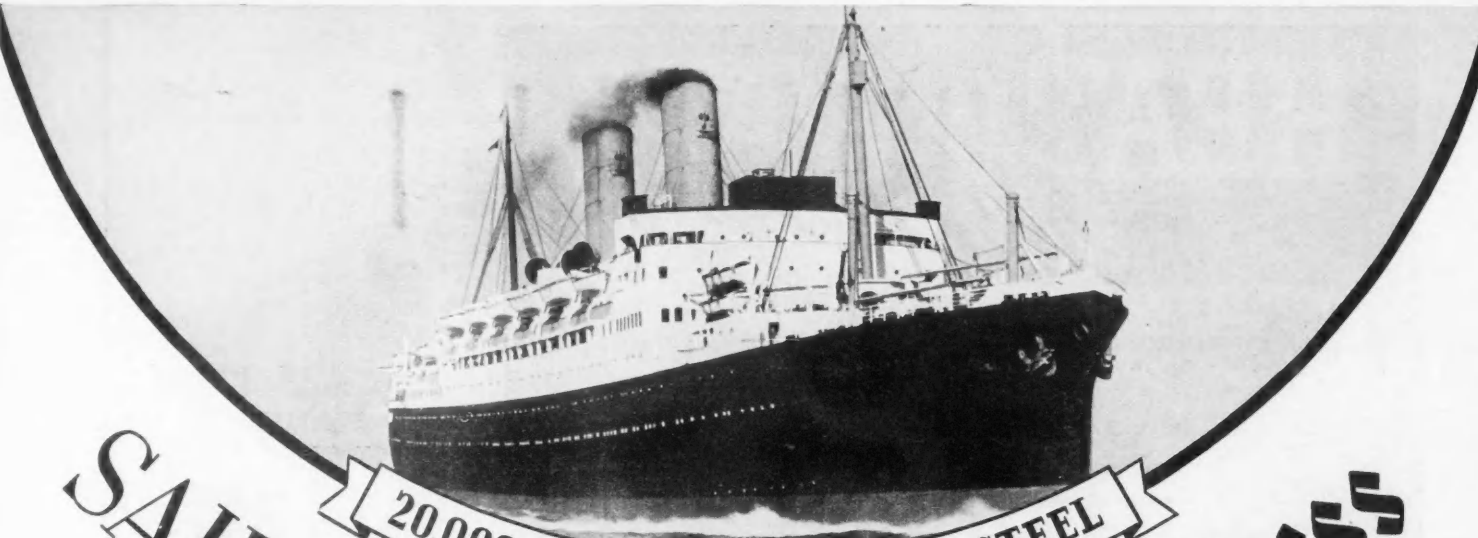
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MRS. HOWARD SMALL, née Doris Gertrude Mason, daughter of Dr. A. H. A. Mason and the late Mrs. Mason. Mr. Howard Small is the son of Mr. and Mrs. J. J. Small of Guelph, Ont. The wedding took place at St. Simon's Church, Toronto.

—Photograph by J. Kennedy.

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CONCERNING FOOD

BY CYNTHIA BROWN

BECAUSE they are now in season you can't beat reasonable food for flavor or food value; because I like them and even if you don't you must admire the color; and because I have just come across a good quotation (you are so widely read, Miss Brown, however do you get the time? etc.), let's talk about lobsters and crabs.

From the report of the English Society for the Prevention of Cruelty to Animals, commonly known as the S.P.C.A., I give you this. And I want you to think it over, preferably during the next heat wave.

"The most humane way of killing crabs and lobsters is to place them in cold water and very gradually raise the temperature. The death which ensues is apparently totally untroubling with pain, and must be somewhat analogous to that of a person succumbing to a heat wave—viz., loss of consciousness and a painless end."

Now that should not only comfort you completely and forever about lobsters and crabs, it should take all alarm out of your own position during the next heat wave. When you begin to steam and get red in the face, you can happily anticipate an oncoming loss of consciousness and a painless end. Isn't that swell—all these years we've been regarding drowning as the simplest way out of it all, and we only had to go to the lobster, via the S.P.C.A., to learn a heat wave is dandy.

IN SPITE of which we shall probably continue to preach what we have practiced for years. Live crabs or lobsters seem perfectly indifferent to being plunged into briskly boiling water, well salted, and cooled for about 20 to 25 minutes. They may even appreciate not having to live through a heat wave. For gritting, a live lobster is quite simply relieved of all anxiety by inserting a sharp knife at the junction of the tail and body, which severs the spinal cord. I have never gritted a crab.

In preparing a boiled lobster for the table, tear off the claws, crack them and remove the meat with a skewer or nut pick. By twisting and pulling at the same time, remove the tail from the body. There is very little meat in the body bones, but you will get it all if you split the body carefully on the under side so as not to break the stomach, which you remove with the lady fins, and the spongy pieces or gills. Save the liver, which is green, to use them for a sauce or a garnish. To get at the tail meat, break off the tail fins and push the meat out at the top from the bottom. Open the meat and remove all traces of the intestinal canal which runs down the centre of the tail. This may be brown or only slightly colored, but it must all come out.

The process will take you less time to do than read about. Now for some ways with the creature.

LOBSTER AU GRATIN

6 tablespoons butter
6 tablespoons flour
3 cups milk and cream mixed
1 teaspoon salt
2 cups cubed lobster meat
2 tablespoons chopped chives or green pepper
Parmesan cheese, grated.

Make a cream sauce of the first four ingredients, add the lobster and chopped chives. Pour into buttered ramekins or au gratin dishes. Sprinkle top with grated cheese, and place under the broiler until the cheese melts and browns. If you are using smallish lobsters, when removing the meat from the shell keep the centre shells intact, divide them lengthwise in halves, brush them with oil or melted butter outside and in



MISS JOYCE WEIGHTMAN, elder daughter of Mr. and Mrs. L. Weightman, formerly of Toronto and now residing in London, England. Miss Weightman was a student of the Ontario College of Art.

—Photograph by Pearl Freeman.

and use them instead of ordinary ramekins to hold the mixture. The effect is well worth the extra trouble.

Lobster salad isn't merely a matter of chucking some broken lobster meat on lettuce and passing mayonnaise with it. Give it a little encouragement and you really have something.

LOBSTER SALAD

2 cups coarsely cut lobster
4 teaspoons lemon juice
1 cup chopped celery
1 tablespoon capers
1 teaspoon salt
2 tablespoons stiff mayonnaise
Lettuce
Lobster coral (found in female lobster)

When you have mixed the ingredients and piled the result on crisp lettuce, sprinkle the top with the coral, grated, for garnish.

As a luncheon dish of great elegance, lobster figures as a filling for crêpes. These are only small thin pancakes made without sugar. The meat of a boiled lobster is cooked in butter, chopped and mixed with White Sauce flavored with tomato paste. The crêpes are spread with the lobster mixture and then rolled up and placed in a hot casserole. Just before serving the following sauce is poured over them. A cupful of sliced mushrooms lightly fried, a thinly sliced and peeled tomato, salt, pepper and a wine-glassful of cognac, the whole bound together with a half cupful of cream. This is cooked for just a half a minute and served at once.

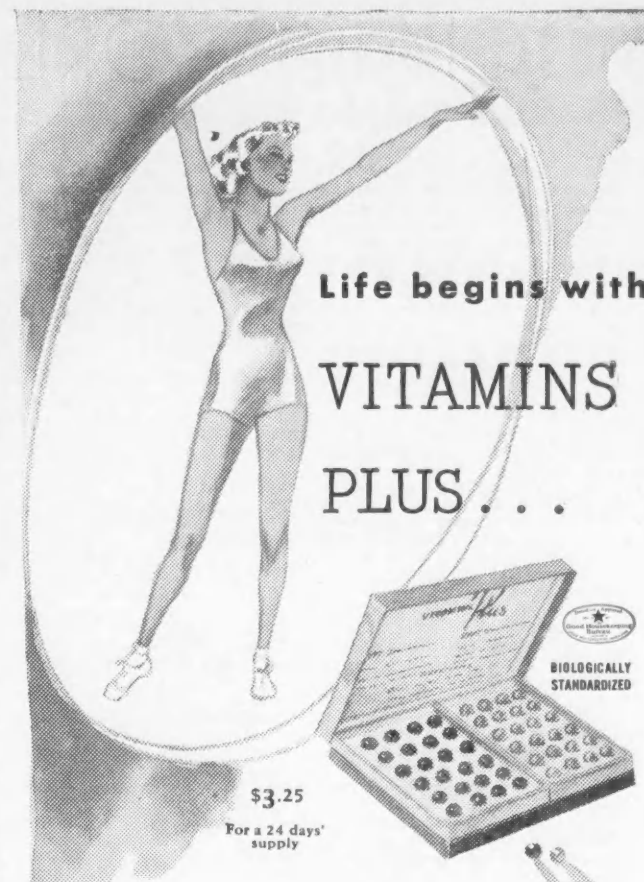
CRABMEAT SOUP

¼ cup butter, ¼ cup flour, 1½ cups milk, ½ lb. flaked fresh crabmeat, ¼ cup cream, 1 teaspoon Worcestershire Sauce, 1 tablespoon Sherry, salt and pepper to suit yourself.

Melt the butter in a double boiler, blend in the flour, add the milk slowly, stir constantly and cook till thick, add the crabmeat, salt and pepper, and just before serving the Worcestershire, cream and Sherry. Thin out with more milk if too thick.

CRABMEAT SALAD

2 cups crabmeat
1 cup chopped celery
1 cup chopped tart apple
4 tablespoons olive oil
4 teaspoons lemon juice
1 teaspoon salt
3 hard cooked eggs
¼ cup mayonnaise
Lettuce and stuffed olives



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CANADA'S "SAMURAI"

(Continued from Page 9)

ing under the moon; the plash of oars from little boats added music to the mystery and romance. Even fishes leaped to the surface, causing a swirling of the water; and we are reminded that the Boys' Festival in Japan is nowadays intimately associated with a particular fish, the hero of the Samurai and of the other youth of Japan. A poem goes as follows:

The carp's the boldest, noblest fish, they say;
When he braves danger, naught his course can stay;
He'll shoot up waterfalls, if in his way,
The carp's possessed of a manly mind;
If beneath deadly knife he himself doth find,
Death he meets without quiver of any kind.

The qualities of high mettle and fearless courage and composure are far from being incompatible with the ideals inculcated in the Institution on Point Frederick for the training of the Canadian Samurai.

THERE ARE nevertheless sundry differences between a June Ball and a Japanese Boy's Festival. The former is not primarily a masculine festival, for as our local newspaper phrases it: "Kingston, never short on feminine pulchritude, was a riot of beauty and gay festive clothes this morning (June 13th), as dozens of charming visitors, attesting the excellent taste of the cadets and their friends, fluttered in and out." Before the admiring eyes of the nation's pulchritude, and of the august official Minister of War of the King-Emperor, the Cadets had executed faultless evolutions on the gymnastic field and the barrack-square in the course of the morning. Now in the evening they were savoring sweet reward for their herculean efforts in the arms of their "cousins," as they danced to the strains of strange "swinging" music which did not come from Japan—but apparently is spreading to Japan.

And now some two score of the Cadets have marched off the old Kingston parade ground for the last time and received the final "Dismiss." May the boys from this hour live up to the R.M.C. motto, and be as brave as the Japanese carp and as free from dark thoughts as that symbolic fish is said to be, cherishing in mind only the noblest of manly sentiments.

TRAVELERS

Mrs. J. R. Douglas, with her grandchildren, has left Montreal for Gloucester, Mass., where she has taken a cottage for the summer, and where she will be joined July 2, by her daughter, Mrs. Louis Beaubien, and Mr. Beaubien.

Mr. and Mrs. Graham Cassels will leave Toronto on July 1 for Bigwin, where they have taken Dr. Van Wyck's house for the summer.

Miss Eldred Macdonald with her sisters, Mrs. Hillyard Robinson and Mrs. Patterson Farmer, of Toronto, has been spending some time at Banff Springs Hotel.

Jack Benny

**& MARY LIVINGSTONE
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- Strawberry—sliced strawberries, rich sweetened juice.
- Maple Walnut—rich maple flavour and chopped walnuts.
- Vanilla—rich amber-toned vanilla syrup—real vanilla.
- Tutti-frutti—maraschino cherries and other fruits.
- Chocolate—deep flavoured cooked chocolate.
- Orange Pineapple—crushed oranges and pineapple.



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AT ALL GROCERS

J118

SOCIAL WORLD

BY BERNICE COFFEY

SEVERAL hundred guests had the honor of meeting his Honor the Lieutenant-Governor and Mrs. Albert Matthews, at the garden party given in their honor by Mr. and Mrs. E. R. Wood at the latter's Bayview estate, "Glendon Hall," on the afternoon of Saturday, June 18.

Through the green winding roads of Bayview, car after car wended its way into the long driveway terminating in the large circular forecourt, on one side of which the handsome ivy-walled house faces the formal gardens which were the scene of the garden party. Perfection of the arrangements in every detail marked the event among the most beautifully arranged affairs of its kind taking place in Toronto recently. Guests alighted from their cars at the stone steps leading to the gardens from which a canopy-covered path led to the marquee where the host and hostess received with their distinguished guests. For the occasion Mrs. Matthews had chosen a floral printed chiffon frock with which she wore a close-fitting chapeau taffeta jacket, a fur cape and a large hat repeating tones of her dress. Mrs. Wood's dress was pastel-printed chiffon with which she wore several ropes of pearls, a wide-brimmed hat, and a silver fox cape. Aides in attendance were Mr. Dennis FitzGerald and Mr. Charles McCrimmon.

Another canopy-covered path led from the marquee across the carpeted grass of the lawn to a huge tea tent which was centered by tables attractively decorated with masses of pink and white peonies and roses. Here

row, of Peterborough; Mr. Arthur White; Mrs. Ted Smart; Mr. and Mrs. C. E. Burden; Mrs. R. C. Matthews, Mr. E. A. Brownell, Mrs. E. G. Long, Mrs. Gordon Finch, Mr. and Mrs. J. G. K. Strathy, Mrs. Victor Cawthra, Mr. and Mrs. Frank Venables, Mr. Ronald McRae, Mr. and Mrs. Hilton Tudhope, Colonel and Mrs. Osborn Hollinrake, and many others.

PRINCE and Princess Guido Colonna will receive for the first time since their return to Toronto after their recent marriage in New York, at a reception which will take place at Casa d'Italia on the evening of Monday, June 27.

WINNIPEG

THE races are still on but entertaining is not as brisk as usual. The weather has been cool and rainy and not altogether ideal for the sport of kings. Whittier Park closes this week and Polo Park will open on Saturday for another two weeks of racing.

Mrs. Claude Heubach continues to be much entertained. Mrs. Norman Leach entertained at a sherry party, Lady Tupper at a cocktail party when Mrs. Heubach and Miss Jessie Tupper, of London, Eng., were the guests of honor. Miss Tupper, a sister of Sir Charles Tupper, is staying at the Fort Garry Hotel. Mrs. Arthur Rogers had a dinner of twelve, complimentary to Mrs. Heubach, in one of the private dining-



MR. AND MRS. A. W. AHERN of the Quebec Gun Club, during the Province of Quebec Skeet championships which took place recently at the Seignior Club.

ENGAGEMENTS

TORONTO

Pattison-Gibbons — Miss Kathleen Mary Gibbons, daughter of Mr. and Mrs. J. J. Gibbons, to Mr. Richard Byrnes Pattison, son of Mr. Richard Randolph Pattison. The marriage will take place July 12.

Powell-Dewar — Miss Louise Hamilton Dewar, daughter of Mr. and Mrs. Gordon Campbell Dewar, to Mr. Robert Montagu Powell, son of Mrs. Powell and the late Montagu Grant Powell, of Rockcliff, Ottawa. The marriage will take place in September.

LONDON, ENGLAND

Campbell-Preston-Grenfell — Frances Olivia, third daughter of Lieutenant-Colonel and Mrs. A. M. Grenfell, to George Patrick Campbell-Preston, The Black Watch, second son of the late Colonel R. W. P. C. Campbell-Preston and Mrs. Campbell-Preston, of Ardoch Priory, Connel, Argyll, Scotland.

WEDDINGS

TORONTO

Guinness-Boone — On Wednesday, June 15, at Rosedale Presbyterian Church, Diana Barbara, daughter of Major and Mrs. Charles A. Boone, and Anthony Wentworth Guinness, of London, England, son of the late Mr. and Mrs. Gerald S. Guinness.

STE. AGATHE DES MONTS, QUE.

Bowen-Ekers — On Saturday, June 18, at Trinity Church, Dawn Elsie, daughter of Mr. and Mrs. Lionel A. Ekers of Montreal, and Mr. William Charles Bowen, son of Mr. and Mrs. Henry B. Bowen of Montreal.

ALMONTE, ONT.

MacCormack-Rosamond — On Saturday, June 11, at St. Paul's Church, Dorothy Penner, youngest daughter of the late Alexander Rosamond and of Mrs. Rosamond, and granddaughter of Mrs. W. H. Cotton of Montreal and the late Major-General Cotton, and Mr. James Gordon MacCormack, only son of Mr. and Mrs. J. M. MacCormack, of Montreal.



MADAME PAUL TASCHEREAU, Mr. Maurice Samson, Mr. Louis Gelinas, Madame Gelinas and Mr. Robert Taschereau, of Quebec City, snapped during the Province of Quebec Skeet championships at the Seignior Club.

many small tables were gathering places for jolly groups. The scarlet uniforms of the Highlanders' Band made a vivid picture against the surrounding green as the group, in another tent some distance away, played gay music interspersed at intervals with that of bagpipers. Many guests, attracted by ever lovely vistas, strolled about the grounds to explore what is undoubtedly one of the most beautifully landscaped estates in Toronto.

Some of the guests glimpsed among the many present were: Sir Thomas and Lady White, Sir Robert and Lady Falconer, Sir William and Lady Hearst, Hon. Dr. H. A. Bruce and Mrs. Bruce, Lady Kemp, Sir Joseph Flavell, Mrs. Wallace Barrett, Sir John and Lady Aird, Mr. and Mrs. Paul Matthews, Dr. and Mrs. H. J. Cody, Right Hon. Arthur Meighen, Mr. Maxwell Bruce, Hon. Howard and Mrs. Ferguson, Colonel and Mrs. R. Y. Eaton, Mr. Gordon Perry, Mr. and Mrs. F. P. Wood, Mr. and Mrs. J. F. Weston, Mr. and Mrs. G. A. Morrow, Hon. George S. Henry and Mrs. Henry, Miss Joyce Wood, Miss Beverley Fleming, Mr. and Mrs. F. Venables, Mr. and Mrs. R. Watkins, Mr. and Mrs. Graham Morrow, Dr. and Mrs. H. B. Anderson, Mr. Arthur Van Koughnet, Miss Margaret Eaton, Mrs. John Macdonald, Mr. and Mrs. George Cottrell, Mr. J. W. Mitchell, Mr. W. G. Morrow and his sister, Miss Mor-

rooms at the Fort Garry when the following were gathered: Mrs. Heubach, Mrs. Allan Morrison, Mrs. Walter Little, Mrs. W. A. Smith, Mrs. Athol McBean, Mrs. Douglas Clark, Mrs. Norman Leach, Mrs. E. W. Kneeland, Mrs. C. M. Taylor, Mrs. G. W. Northwood and Miss Eva Powley. Mrs. Stewart Searle was also a cocktail hostess.

Mrs. Gordon Konantz and Mrs. John A. Rogers had a joint buffet dinner at the home of the former, the party going on to the St. Charles Country Club where a Junior League dance was in progress.

Miss Janet Carruthers entertained a group of sixteen at dinner at the St. Charles Country Club when Commander and Mrs. Gordon Sherwood were the guests of honor.

A quiet wedding took place last Saturday at the residence of the bride's parents, Mr. and Mrs. Peter Echlin, Montrose Street, when their daughter, Eleanor Archer, became the bride of Mr. John Walter Moss, only son of Mr. and Mrs. Walter P. Moss. They are honeymooning at Kenora and on their return are to occupy a house on Cordova Street.

Miss Evelyn Rogers has left for Los Angeles where she will be the guest of her aunt, Mrs. Arvin H. Brown.

Mrs. H. E. Sellers entertained at a dinner before the annual prize-giving of Rupert's Land College.



THE FORMER MISS DOROTHY MARGUERITE SCOTT, daughter of Mr. and Mrs. Martin Scott, whose recent wedding to Mr. Harold George Patchett, son of Mr. and Mrs. Coleman Patchett, took place at Toronto.

—Photograph by Norma Featherstone Cowley.

Thoroughbreds

AJAX VON GRAF DANE bids fair to make dog history, for this Harlequin Great Dane has already won 12 first, 20 second and 6 third prizes.

When Mrs. Graul bought AJAX he was 6 weeks old. At his first showing, in the Central Canada Exhibition, he was adjudged the best puppy of any breed. Now, at 2½ years, he is 160 pounds of husky, black and white Dane, with a daily appetite for 2½ pounds of raw beef and cooked vegetables or 2 pounds of dog biscuits, raw eggs, milk, shredded wheat ... and liberal doses of Cod-Liver Oil!

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—Ports of Call

THE SEIGNIORY SEASON

BY HILDA TURNER

IF ONE still counts variety as the breath of life then the Seignior Club on the Ottawa River between Montreal and Ottawa is the place to holiday this year. A gay season is forecast for the members and guests according to the schedule of events announced by the Club, with the brilliant and colorful annual horse show, July 7-10, as the highlight of the summer.

It took the courage and keenness of sportsmen, good sportsmen, to look ahead six years ago; but that was what they did at the Seignior Club's first show with the result that next month, from Thursday, July 7 to Sunday, July 10, some of the finest horse flesh in the country will perform in the drowsy calm of summer surrounding the show grounds in the foothills of the Laurentians, on the northern outskirts of the village of Montebello, will be broken by the thunder of racing hooves; and the rich green of the trees set off against khaki uniforms and the colorful costumes of the hunt classes. Saddle, hunter and show classes are judged in the ring around which box holders will be placed and cars parked. Harness, trotting and steeplechase events are run off on the flat and steeplechase tracks looping around the two knolls commanding a view of the little amphitheatre. The catalogue of classes has been distributed and there is every indication that there will be an even greater turnout of Canadian and American entries than there was last year. His Excellency, the Governor General of Canada, has graciously extended his patronage to the occasion and a distinguished group of horsemen are associated with the Show in an honorary or active capacity.

The long Dominion Day holiday week-end, closely followed by the Fourth of July, celebrated at the Seignior by American members and their guests, will see a gathering of cruisers and races on the broad Ottawa River facing the Club. Canadian and American yachts have put in at the Seignior Club frequently this season to find anchorage in the small harbor near the bathhouse which is equipped to effect repairs and refueling.

CHAMPIONSHIP tennis will be seen on the Seignior courts in late summer, when the annual International Tennis Tournament, tentatively scheduled for August 26-28, will be held. It is expected that the entry this year will include members of the American contingent of nine players, including several ranking stars, as well as the group of both French and English speaking Canadians who participated in last year's tournament.

A busy summer of play is anticipated for the Seignior golf course, with several important tournaments posted for the latter part of the season.



THE HORSE SHOW GROUNDS at the Seignior Club in the Province of Quebec. This year's show, to be held July 7 to 10, promises to be the best in the history of the Club.

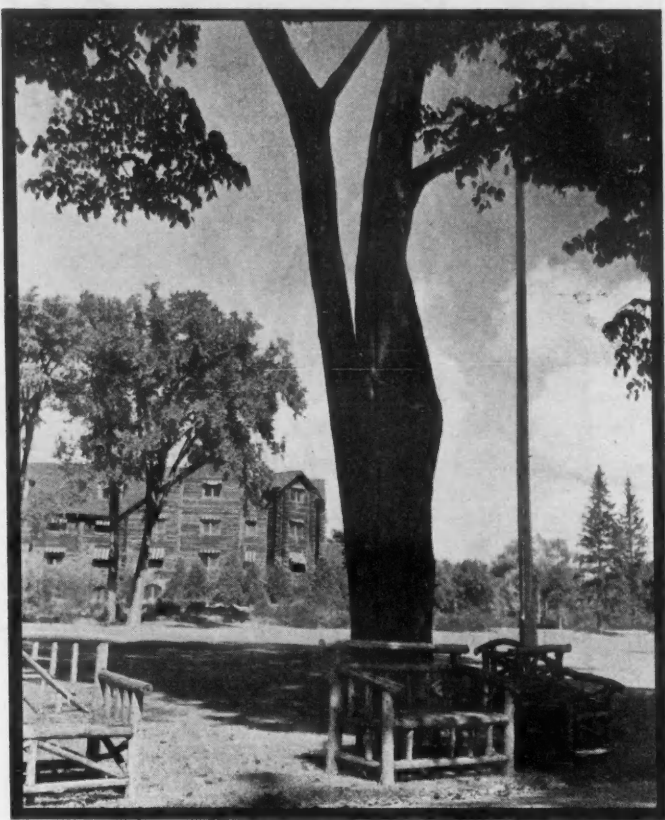
—Photo by Associated Screen News.

The women's Invitation Tournament will be held on September 2-3 followed, on September 17-18, by the men's Invitation event, which annually attracts a large group of important golfers to the Seignior's interesting layout in the Laurentian foothills.

An active season is rounded out with less spectacular, but equally interesting events which include: members and guests golf and tennis matches on July 16-17, July 30-31 and August 20-21; a children's Horse Show, July 23-24; a swimming meet in the Club's glass enclosed swimming pool on August 6-7. Outside the realm of sport, several interesting and colorful entertainments are planned here for the summer. There is Venetian Night on August 13 with singing and dancing out of doors; the Costume Ball in the Papineau Manor on August 20, when members and guests of the Club, in the costume of many years ago, dance and parade in an authentic and colorful setting of early French Canada.

THE Manor House, the special rendezvous of Seignior Club members, stands on high ground commanding a panorama of surpassing beauty out over the Ottawa River and valley. The fact that it is situated on the edge of an enchanting wilderness proves no handicap in staging very successfully a ball which annually attracts society from Montreal, Ottawa, Toronto and club members from many American cities. It is not uncouth modern strangers who wander appreciatively about the old rooms of the Manor, one of the most famous houses in Canada—once the home of Louis Joseph Papineau the famous rebel patriot who led his French Canadian compatriots in revolt against the government of Lower Canada. Figures that would be familiar to the eyes of the first occupants of the Manor pause at long windows to enjoy the sweeping views of the Ottawa River or gather at the foot of the winding staircase leading to the ball room.

Reflecting upon the many miles of road open to motorists on this continent and the sameness of most of



STATELY ELMS shade the grounds of the Seignior Club. In the background is the hospitable Log Chateau. This study was made by J. H. Mackay of Toronto.

them, the prospect of touring through the Province of Quebec again and of heading towards the Seignior Club is pleasant to think about.

For those members and guests who have not travelled in the Province there is much that will be of surprise and interest. The distinct characteristics which are Quebec's and which are shared by the Seignior Club are not visible perhaps at first and are not those that are publicised in travel literature. The things that count are subtler, simpler. The occasional whimsical tilt to the roof on the house of a French-Canadian habitant farmer, the rugged weathered personality to be sensed in the handmade brickwork of many years ago, sturdy gable-ends and massive walls of the Seignior Manor House and of some of the more pretentious farm houses that are to be found in many parts, the big ovens that resemble glorified dog kennels,

Joseph Papineau. At the Seignior Club today, however, there are things of more interest than the country farms of the habitants themselves, perhaps. There's the fish hatchery near the shore of one of the largest lakes where no less than a million baby fish have been brought into the world and from where an equal number have been transferred into the waters of the property, which provide good fishing from early spring. Deer and partridge have been allowed to multiply under protection in this section, a game sanctuary being maintained for a mile on either side of the main road. Even the odd prowling wolf has been eliminated.

COMING to the Seignior Club itself the visitor finds a remarkable community built wholly of logs that has sprung up near the old Manor House that was the Papineau residence for many years. The physical facts of the club are things to discover oneself. There is much that can be said convincingly about the beauty of the eighteen-hole golf course, the size or temperature of the glass-enclosed swimming pool, the intimate and restful character of the cabins belonging to various members, the pleasant, old-fashioned air to the Manor House, and the indescribable individuality of the Log Chateau itself, low, four-winged to catch all the light. Flower gardens surround it and broad lawns reach down to the Ottawa River which fronts the building. These things are known to many hundreds of Canadian and American families who have become associated with the Seignior Club as members and to thousands of others who have been invited by them to visit there.

TRAVELERS

Colonel and Mrs. E. W. Hubbell and Miss Joan Hubbell have returned to Ottawa from St. Petersburg, Florida, where they spent the winter.

Mr. Norman Wilson, the Hon. Cairine Wilson and their family, of Ottawa, have gone to their summer residence at St. Andrews-by-the-Sea.

Mrs. Langdon Wilks and her daughters, Miss Catherine and Miss Anne Wilks of Galt, have sailed on the Duchess of Richmond for England, where they will be presented at their Majesties' Court on July 7.

Mrs. Victor Blundell and her children, Carolyn and Dermot, who have been visiting Mrs. Blundell's parents, the Honorable Hugh Guthrie and Mrs. Guthrie, in Ottawa, will sail on July 8 by the Duchess of Richmond to return to their home in England.

Mr. and Mrs. J. A. D. McCurdy and their family have left Montreal for their summer residence at Baddeck, Cape Breton, N.S.

Mr. and Mrs. Gordon Osler have left Toronto to take up residence at their summer residence at Roche's Point.

Mrs. Stratton Osler and Miss Mary and Miss Ruth Osler, of Ottawa, have left to spend the summer at Sandy Cove, N.S.



THE MANOR HOUSE at the Seignior Club in the Province of Quebec, formerly the home of the famed rebel patriot of Canadian history, Louis Joseph Papineau.

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ROBERT D. BLACKMAN General Manager



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WILLIAM HAMILTON, Managing Director ATLANTIC CITY

—London Letter

BY P. O'D.

GREAT LITTLE MAN

London, June 6.

WHEN a Civil Servant retires, even an eminent Civil Servant, it is not often that the general public takes very much interest in the matter. For one thing, the public knows very little about Civil Servants individually, and the better they are the less the public knows. It is part of their job to be self-effacing—to do the work and step aside, so that their political chiefs can take whatever limelight there may be. Civil Servants, in their desire for self-effacement, have even been known to side-step the work. But that, of course, is generally regarded as carrying modesty too far.

The other day in Whitehall a little man resigned, who has a good claim to be regarded as the greatest Civil Servant of his generation—if not of several generations. I say "little man," because that is what he is, a slim, quiet little man of just over sixty, with a thin, scholarly face. If he had his hat on, you wouldn't glance at him twice. If he took it off, you might notice that he has a remarkably high, broad forehead. If you knew who he was, you would realize that an amazing lot goes on behind it.

He was the Secretary to the Cabinet and to the Committee of Imper-

ial Defence. He was also Clerk to the Privy Council. They are now appointing three men to hold these separate and highly responsible posts. He held them all, and not only held them, but filled them with an almost inhuman efficiency and industry. Lloyd George, who made him the first Secretary to the Cabinet twenty years ago, has said of him that he is the hardest working man he ever knew.

JUST being a Secretary may not sound so very important—it suggests someone sitting with pen in hand to make a note of the orders other people give him. But remember that for twenty years Cabinets and Ministers have come and gone, Conservative, Liberal, Labor, but this man was always there—the "continuity" man. How great was his quiet influence on the policies of this country, he is probably the only person who completely realizes. That it was enormous, everyone with any knowledge of the subject insists.

Incidentally, this same little man was Secretary to the War Cabinets of 1916 and 1917, and was British Secretary at the Peace Conference. For these and other services—he was sent on a number of important special missions as well—he was given the G.C.B. and £25,000. The money was by way of compensation for the absurd inadequacy of his salary. Even at the end of his long service it was only £3,000 a year. He has now become a Director of the Suez Canal—a job he can do in his sleep, but for which he will get nearly twice as much.

His name? I have kept it to the last to give you a chance to guess it. Sir Maurice Hankey. Means nothing to you? Well, that would not be surprising. Until the last few days and the excitement caused by his resignation not one person in ten thousand in this country could have told you who he was or anything about him.

Now nearly everyone knows—which will probably make him sick. In his hatred of publicity, as in everything else, he has always been the perfect Civil Servant. Think of the stories, the real "inside" stuff, that man could tell! Only, of course, he never will. And yet there is a writing strain in his family, for his brother Donald Hankey was the author of that fine War book, "A Student in Arms." But no blandishments of the publishers are ever likely to move Sir Maurice. It is sad to think what we are all missing.

YOUNG Mr. Peter Beatty, who is a brother of Lord Beatty and the second son of the great Admiral, decided a few months ago that he would like to have a horse in the Derby—oh, just for the fun of the thing! As Derby horses have to be entered as yearlings, he naturally had to look around for one already on the list.

His friend, the Aga Khan, an exceedingly horse-wise person, told him of a French horse named Bois Roussel belonging to a Mons, Volterra. But then Mons, Volterra wanted £8,000 for it, and young Mr. Beatty didn't care to pay more than £3,000. This is a game at which the old hand generally wins, and Mons, Volterra got his £8,000 all right—probably feeling pretty well pleased with himself, and young Mr. Beatty feeling proportionately silly. But now it is Mons, Volterra who feels silly.

All the world knows how Bois Roussel won the Derby, coming from behind the whole field in a rush that made everything else look like a "take" in slow motion. It was one of the most startling finishes in the history of the race, and left the crowd too breathless to shout. Besides, Bois Roussel was a rank "outsider," which also probably helped to make most of the spectators rather thoughtful.

Thus in about two minutes and a half a horse that went to the starting-gate worth £8,000—and rather dear at that—flashed past the post worth about £50,000. Besides, young Mr. Beatty got nearly £9,000 in prize money, though more than half of

that went, no doubt, in training expenses and the superb tips with which Derby winners are supposed to endow trainer, jockey, and the whole stable staff.

Bois Roussel will probably go on to win a lot more races and a lot more money. But even if he never runs again, he will still be able to earn a fortune for his lucky owner in stud-fees—500 guineas a time! That is the top price, of course, but even in ten years or so it will hardly drop below 300. But young Mr. Beatty is probably not thinking much about that. As a grandson of Marshal Field he doesn't have to worry about these mercenary matters. Besides, the income-tax people will get most of it.

SOME days ago a police inspector, calling on an elderly lady in Harrow, noticed that she was wearing a signet ring with a crest on it. He asked her if she had paid her license. The poor woman, who was wearing it as a memento of a dead relative, had to confess that she didn't even know a license was necessary.

"Ah, ha!" said the bobby—or something to that effect—and the lady was haled before the beaks for violating the law about armorial bearings. Incidentally, the crest displayed a squirrel eating nuts. There seems to be something oddly appropriate about it.

Just for once the magistrates showed a spirited and sensible defiance of the law. They threw the case out, and said it should never have been brought. But it is likely that the lady had to pay her guinea for a license all the same.

However absurd this particular law may seem, there can be no doubt about its terms or authority. If you sport a crest of any kind anywhere—on a ring, on your note-paper, on a plate or a silver tea-pot—you must pay a guinea a year for the privilege. Unless you can prove that it is your family crest, and that the legal head of the family has already paid his guinea. But how many families have a legal head? And how many legal heads have a guinea to spare for this sort of humbug?

There might be some sense in the law, if it were limited to such family devices. People who are fond of plastering their belongings with the family crest might not unreasonably be taxed for their snobbishness. But the law isn't so limited. Any crest makes you liable. You may not know what the thing means, or where it originally comes from—still you are required to pony up your guinea. Obviously there must be tens of thousands of families all about the

country, who are breaking the law without the faintest idea that they are doing so. Possibly the publicity given this particular case may cause them to rummage through their household belongings to make sure

that they haven't something with a crest on it—something they picked up at a sale or in an antique shop. But I have an idea that they won't. They will probably go right on breaking the law—like sensible people.

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THE NEW SHORTER CULOTTE worn by many players taking part in tennis tournaments at Wimbledon. It originated first in California and was introduced soon after in London. In the photograph it is of a celanese-and-cotton twill mixture which feels like a very fine, light wool. Photograph courtesy the Robert Simpson Company, Limited.

SATURDAY NIGHT

BUSINESS

FINANCE

GOLD & DROSS

INSURANCE

THE MARKET

Safety for
the Investor

TORONTO, CANADA, JUNE 25, 1938

P. M. Richards,
Financial Editor

FOREIGN BONDS — APPRAISAL AND POST-MORTEM

History of Foreign Lending Not an Inspiring One—International Defaulters Reluctant to Resume Payments—Position of More Favorably Situated Issues Reviewed Here

This is the first of two articles by Mr. Carliss on the outlook for foreign bonds. In an early issue he will review the present status and prospects of the foreign issues in default.

THE failure of Germany to provide for the payment of interest on Austrian bonds and the precarious position—both political and economic—of some of the other European nations calls attention once more to the outlook for the obligations of those foreign countries which in the past decade or two have floated loans in the United States and Canada. The changing map of Europe has added one more hazard to the many uncertainties already existing with respect to foreign bonds—one more risk for the worried investor to assume.

When world trade and the gold standard both collapsed in 1931—precipitating the international crisis of 1932—the holders of foreign government bonds hopefully believed that the rapidly-occurring defaults in both interest and principal payments which were a natural consequence of a world-wide depression, would prove to be only a temporary condition. It was confidently anticipated that economic recovery would bring with it a resumption of debt payments; but such expectations—based on a complete disregard of previous experience—has proved wholly illusory; in place of resumed debt service, new defaults have occurred.

The history of foreign lending is not a very inspiring one. With few exceptions, once a debtor nation has defaulted, its creditors have eventually been forced to accept an adjustment of both principal and interest. The time-honored failure of the borrower to fulfil the terms of the original contract—when improved economic conditions once again make such action possible—has been perpetuated by the reluctance of international defaulters to resume payments in spite of the economic revival of 1935 and 1936.

THE experience of the past decade leads inevitably to the conclusion that foreign countries (including states and municipalities) may be divided into two classes, namely (1) good risks and (2) poor risks. If throughout the difficult days of the world-wide depression and the paralyzing period of exchange disequilibrium, a country has scrupulously maintained full service on its dollar obligations, it is

BY PAUL CARLISS

entitled today to be considered a good investment risk; but if, on the contrary, a default has persisted in spite of economic recovery the debtor must be classed as a poor investment risk.

Two excellent examples of the fundamental difference between borrowers which enjoy a good credit rating and those which must be rated as poor are Belgium and Chile. In spite of industrial depression, currency devaluation and an unfavorable balance of trade, both interest and principal payments have been met promptly by Belgium on its dollar loans. On the

other hand Chile has been in almost complete default since 1931; and yet the statement was recently made by a Chilean official on a radio broadcast from that country that "in contrast to a few years ago when Chile was nearly bankrupt, the country is now flourishing, there is practically no unemployment and a building boom is in progress." Kingdom of Belgium 6% bonds are quoted at 102; Republic of Chile 6% bonds sell for 19.

Several investment service organizations publish ratings on the various outstanding foreign issues, one of the best known being Moody's Investment

(Continued on Page 24)



LOOK AROUND YOU, MISTER.

ALBERTA'S PRODUCTION TAX IS CONSTRUCTIVE

By Reducing Ability of Tenant Farmers to Throw Cost of Social Services on Absentee Landlords, Will Benefit Investors in Real Estate and Make for Sounder Economy

ALBERTA'S Social Credit government has made front page headlines again. Usually when this happens it calls down the cackle of the continents, but this time it is decidedly different. Alberta's new Production Tax is in many ways the most striking and progressive piece of legislation enacted in Canada for some years. In particular those groups—vaguely denounced as the financial interests—who have usually been considered the arch enemies of Social Credit, can rejoice over Alberta's new taxation proposals.

Drouth, depression and debt legislation have dealt a series of terrific blows to real estate investments in Western Canada during the past eight years. Of the three, the first two have undoubtedly been the most serious. Debt legislation, while sufficiently drastic, and though undoubtedly highly injurious to public credit, has really done little more than write off the totally uncollectable debt. A review of the work of the Farmers' Creditors' Arrangement Act in Saskatchewan indicates that while an original debt of \$43,243,842.33 has been written down to \$27,744,240.99 this amount is still assessed against property which cannot now be valued at more than \$25,866,768.00. In other words, the creditors' equities have been protected up to but not beyond the value of the specific assets against which the debts were originally secured.

For the past thirty years there has been, in point of fact, a steady transfer of land ownership in Western Canada from resident farmers to outside creditors. In Alberta and Saskatchewan in 1911 over 90% of the farms were owner operated; in the three Western provinces the 1921 census showed that 69% of the farmers owned their farms; by 1936 that percentage had fallen to 48. These figures indicate a long-term trend towards tenant farming with ownership of the land vested in absentee landlords. This transfer of ownership has certain indications of permanence and we may expect to see each year an increasing area of Western land pass into the hands of investing institutions—mortgage companies, life insurance houses and banks. This trend will undoubtedly be greatly accelerated when existing moratoria and debt adjustment acts are removed and normal methods of enforcing collections can be resumed.

WESTERN provincial governments have been repeatedly charged with hostility to the creditor interest, and the virtual suspension of foreclosures during the past few years lends colour to the charge. Actually, however, the interests of absentee landlords have not been greatly threatened by debt legislation. These bitterly debated measures have on the

BY C. S. BURCHILL

whole merely compelled a writing down of book values and interest charges in a realistic adjustment to new conditions. Moratoria have been definitely temporary measures to meet an emergency situation. Their removal will leave the long-term position of the creditor towards his security unimpaired.

The real threat to the investor in Western lands does not come from the evasion of debtor obligations but from the rapacity of provincial and municipal governments. The taxation systems inherited from the past bear most heavily on the land owner, and he has been compelled to shoulder the burden of the greatly expanded range of social services undertaken by the state in recent years. Since governments are democratically controlled this has created a peculiarly unhealthy situation. The majority of Western voters—the majority of farmers even—are no longer landowners. They can demand and get from their governments continually more extensive and more expensive services, but the cost of these services, if met through existing channels of taxation, falls squarely upon the landowning class, already far inferior to the landless groups in voting strength.

This situation is already proving disastrous to investors in Western lands. It will become even more menacing in the future if the tendency for land ownership to pass into absentee hands continues

as during the past forty years. Already municipal and federal taxes in many areas of the West exceed the annual rental value of the land. Companies having large holdings not only fail during years of poor crops to receive any net return on their investment but are actually compelled to pay out large sums in taxes to prevent the complete loss of that investment through tax-sale proceedings.

THE gravity of the problem was recognized two years ago in Saskatchewan, when a joint arrangement affording some relief to the investors was concluded between the provincial and federal governments, the municipalities affected and a number of large mortgage companies. Millions of dollars of unpaid taxes were wiped out and the pressure was temporarily relieved, but with no change in the system of taxation the same situation is bound to recur in an aggravated form.

Actually the only progressive step towards tackling the problem of taxation has come, surprisingly, from Alberta. In a revolutionary measure which passed the legislature there in April of this year, it is proposed to replace taxes on land more or less completely by a 7% tax on agricultural production. The implications of this proposal with regard to investments in Alberta real estate are of tremendous importance. The greatest single danger inherent in

(Continued on Page 21)

BUSINESS AND MARKET FORECAST

BY HARUSPEX

THE PRIMARY TREND of stock prices and business, under Dow's Theory, turned upward in the summer of 1932. During the course of the recovery movement, there have been three setbacks, or corrections, the last of which, more substantial than the two preceding, got under way in March, 1937. Like the other two, there is no present reason to assume that the last setback, while more prolonged and severe, is other than an interruption, to be followed, in due course, by the attainment of new high levels for the entire movement from 1932.

THE INTERMEDIATE TREND of stock prices was signalled as downward on April 7, 1937. The down-movement has carried, to date, to March 31, 1938. Joint penetration, by the Dow-Jones railroad and industrial averages, on current weakness, of the March 31 lows, would reconfirm the movement as downward. Reversal of this trend to an upward direction would be signalled, however, if the Dow-Jones railroad and industrial averages, prior to violation of the March 31 support points, decisively penetrate the peaks established by them during the advance from the March lows.

THE PRICE MOVEMENT. On Friday of last week the railroad average stood at 19.68, or within fractional distance of the support point of 19.00 established by it at the March 31 bottom. The industrial average, at 113.06, was some 14 points above its March 31 support point of 98.95, and some 8 points under its subsequent rally peak of April 16.

Divergence in the action of the two averages has been a recent feature (Continued on Page 22)



ELIMINATION of the sales tax on forty building trade items, announced in the budget brought down last week, is certainly a very important step in the right direction and the government is to be commended for its vision and courage in taking it. But it would be wrong to think that it is going to set the building industry booming overnight. The cost of building a house will now be reduced between 4 and 5 per cent., which should be enough to bring about the erection of a good many new houses. But there will still be a load of taxation on house property heavy enough to make many people fearful of becoming house-owners. We say this in no carping spirit, but only to emphasize that a great deal remains to be done before we can hope to see the building industry as active as it should be. There are lots of people who would like to become home-owners, but they want to see more security in home-owning than there is now. The way to increase their confidence, and their ability to buy homes, is to reduce taxes some more, all along the line. The step taken last week is an excellent one, but it should be only the first step.

A YEAR ago Mr. Dunning forecast a deficit of \$35,000,000 for the 1937-38 fiscal year, but actually it was only \$13,775,000. For the current fiscal year the deficit is estimated at \$23,000,000, and Mr. Dunning's well-known conservatism suggests that the figure may again be improved upon. This showing contrasts with actual deficits of \$78,000,000 for 1936-37, \$160,000,000 for 1935-36, \$116,000,000 for 1934-35 and \$133,000,000 for 1933-34. At last the Dominion is close to balancing its budget, and granting some improvement in general business conditions and a lessening of the drain on its resources, it should soon be in position to do real work in reducing the burden of public debt. What a contrast to the position of the United States!

IF CANADIANS would only stop watching the United States so closely and pay more attention to conditions at home, they would find plenty of solid ground for encouragement. Not only is Canada in process of balancing its budget while the United States makes new records in yearly deficits, but there have been three other developments of the greatest importance (all, incidentally, in the West) which have had practically no reflection in the trend of Canadian security prices. Since the stock market slumped the oil production potentials of Turner Valley have increased at a rate that indicates the existence of a new national resource of the highest importance. Grain crop prospects are the best in ten years. And the defeat of the Aberhartists in Saskatchewan indicates that the heart of the West is still sound economically. We could scarcely hope for more constructive developments. But Canadian business, so far as its feelings are reflected in the stock market, ignores them.

THIS shouldn't be so. Unwarranted gloom makes business worse than it should be. True, Canadian production and trade have declined, but only because of adverse developments in our outside markets. Domestically Canada has continued to do very well, and the prospects for trade growth, conservatively estimated, appear to be very definitely more favorable than the current stock market values suggest. And Mr. Dunning gave us more reason for optimism when he told us in his budget speech that Canada's physical volume of business had expanded 8 per cent. from March to November 1937, had then declined to April 1938, when it was nearly 9 per cent. under April 1937, and had then advanced 5.3 per cent. In neither the United States nor in Britain, he pointed out, has there been the same reversal of the downward trend as in Canada.

GRANTING that Canada's large export trade naturally makes her volume of production and degree of business activity dependent to a degree on the consumptive powers of foreign markets, the fact remains that the great bulk of Canada's aggregate production is consumed within her own borders, from which it follows that, if domestic purchasing power is relatively well maintained, Canada cannot be affected by a foreign trade slump as greatly as trade in those foreign fields may have declined. That is the situation in the present case. Canada's economy is still sound—certainly sounder than that of most countries. She has a heavy debt, but is attaining a position where, with sound national government and a wise Finance Minister, she can set about reducing it. She has lost some foreign trade, but that is a purely temporary condition and later demand will be all the greater. And, though we do look too much to the south, we see a new and more hopeful sentiment now developing there. In recent weeks some of the shrewdest observers of conditions in the U.S. have been swinging to the view that not only is a decided upturn in business activity not far distant, but that it will be of considerable volume and duration. It may be, then, that opportunities exist today, in business and the stock market.

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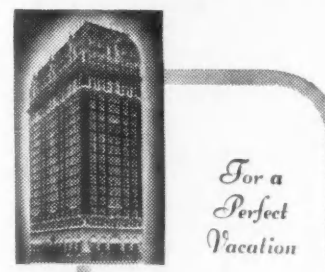
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GOLD & DROSS

It is recommended that answers to inquiries in this department be read in conjunction with the Business and Market Forecast appearing on the first page of this section.

BUILDING PRODUCTS ATTRACTIVE

Editor, Gold & Dross:

A short time ago on a hunch I had that there would be a definite effort this year to wake up the building industry, I went out and bought some of the common stock of Building Products, Ltd. I knew that you had spoken favorably of this company in the past and I had reason to believe that it was in good shape. I would be very glad to have your comment on the recent actions of the government and your opinion as to whether Building Products is likely to benefit from them. Ordinarily I ask your opinion before buying, and I think that this is generally the safest course, but this time I may have guessed right. What do you think?

—R. W. T., Belleville, Ont.

I think that you did. A three point rise—from 47 to 50—for Building Products in the face of an extremely sluggish market indicates that general opinion confirms yours and I think that there can be no doubt but that the company should benefit materially from the increased building which will follow the government action. You will recall that only a lukewarm reception was given to the pump-priming program which included various schemes to assist building directly and indirectly. But the Budget announcement of the removal of sales tax from building materials generally has been practically universally acclaimed as a measure of the first importance to the industry. Various construction associations had suggested such a move to the government—without, they admitted, much hope of success—and the adoption of the measure should provide a real stimulus to an industry which had been slipping badly. The benefits, in addition, should be nation wide, and of value to a great many Canadian industries.

Building Products itself had been feeling the effects of the slowing up and sales in the earlier months of the current year were below those of 1937, although ahead of 1936 results for the corresponding period. It had not been believed, recently, that the current year's earnings would attain to 1937 levels, but now it is quite possible that this result may be equalled if not exceeded. That year was the best in the company's history, earnings per share on the combined Class "A" and Class "B" stocks rising to \$3 per share as against \$2.24 in 1936; \$1.17 in 1935; \$1.28 in 1934; 21 cents in 1933; 8 cents in 1932; \$2.18 in 1931; \$2.70 in 1930 and \$3.46 in 1929. On account of 1937 earnings the company disbursed \$2.45 per share (\$1.70 regular and 75 cents extra); the now current base rate of \$2 annually was established in October of last year and already this year an extra of 50 cents has been paid; distinct possibilities exist for further distribution if current hopes, based on the new measures, are realized. Furthermore there is the probability of appreciation, particularly if the markets generally strengthen later in the year; current quotations of 50 compare with a 1938 high of 52 1/2 and a low of 37 and with a 1937 high of 74.

The company holds a strong balance sheet position. The report for 1937 shows total current assets of \$2,055,454 including cash of \$52,140 and Dominion bonds of \$1,133,933 against total current liabilities of \$218,574, or a ratio of 9.4 to 1. Not only is the company thus well equipped to handle any expansion of output, but the diversity of its products will enable it to benefit from all types of building activity. Incidentally the company well deserves its potential added profits; when things were less encouraging it did not wait for help but developed its attractive Small House Plan to stimulate business, a factor on which I have previously commented approvingly. In general the company's prospects appear much brighter and I think you have made a good buy.

HARD ROCK

Editor, Gold & Dross:

A friend of mine who is a mining man has been suggesting for some time that I purchase shares of Hard Rock Gold Mines, which he terms a highly promising speculation, so I am again coming to you for advice. I understand recent developments have been quite favorable and would appreciate some comment from you regarding the property and its possibilities.

—S. M. N., New Westminster, B.C.

I agree with your friend that a purchase of shares in Hard Rock Gold Mines offers a promising speculation. The property was brought into production in January and is now handling approximately 200 tons daily for a gold output of between \$60,000 and \$70,000. Prospects since have been greatly enhanced by developments in the new north ore zone and it has been decided to increase the mill schedule to 500 tons daily by next fall as a consequence of the diamond drilling of this zone. Actual development of the zone, however, is yielding results which are exceeding expectations. The future production policy of the company cannot be decided upon until more extensive underground work has been completed but all evidences point to a large-scale operation once the north zone is fully developed. At the present time the underground is being prepared to handle ore tonnages of over 1,000 tons daily.

The property was brought into production on an ore reserve estimate of 170,000 tons of which there were approximately 70,000 tons grading \$7 to \$8.75 in the No. 1 shaft area, and 100,000 tons grading approximately \$14 in the No. 2 shaft above the 300 foot horizon, but these are considered comparatively insignificant when compared with the production potentialities of the new zone, where diamond drilling indicated continuous ore for a length of over 700 feet, with both ends open. Development of the zone on the 250-foot level is giving excellent results. Crosscutting through the zone has proven a total ore width of approximately 129 feet averaging about \$6.50 a ton. One section, 55 feet in width, gave an average value of over \$12 a ton with the last 44 feet running nearly \$14 per ton. Drifting east and west along the foot-wall showed close to 200 feet ore length. It is planned to crosscut the whole north zone from this drifting at 100-foot intervals. The third crosscut has been started 100 feet west of the first and results are said to be about the same. The second crosscut is 100 feet east of the first and here the first 47 feet averaged well over \$14 per ton. Drifting has commenced along the south contact of the north zone on the 475-foot level and drill holes will be put out north to explore

it at regular intervals. The main haulage way to the shaft will be established at this horizon.

It is impossible as yet to estimate eventual profits but these will likely far exceed any optimistic calculations so far made. The company is in a strong position financially having had approximately \$200,000 cash in the treasury at the time the mill went into production. An excellent operating profit has since been shown, hence the company should be in a position to continue the large development program to the north as well as take care of additional mill equipment. Hard Rock has excellent management and in view of the potentialities of the property and financial position, the shares appear quite attractive at prevailing levels.

NIAGARA WIRE WEAVING

Editor, Gold & Dross:

I own some of the common stock of the Niagara Wire Weaving Company for which I paid more than twice the price at which I see this stock quoted now. I understand this company depends on newsprint and things aren't so good there. My problem is whether I should take a fifty per cent. loss on this when I can still get some money, or whether I should stick with it if prospects are reasonable. Will you please let me have your advice?

—R. H., Verdun, Que.

While there may be some possibility of lower earnings for Niagara Wire Weaving during the current fiscal year, because of the slowing up which has taken place in Canadian newsprint production, nevertheless I hardly consider that current prospects warrant taking the loss which you would experience by selling. The stock is now 25 as against a 1937 high of 54. It is true that practically all the profits obtained in the last fiscal year, which ended March 31, last, accrued in the first three quarters, but it is interesting to note that the president reports that there has been some improvement since the close of the fiscal period. The company is in a sound position financially and about the worst which could happen might be some temporary decrease in the current dividend rate of \$2. I am convinced that sooner or later there will be a generous measure of upturn both for business and the security markets and I think that through holding, you may eventually remove any possibility of loss on this security.

In the twelve months ended March 31, 1938, Niagara Wire Weaving reported net profit of \$237,268 as against \$266,232 or the equivalent of \$2.06 per share on 115,000 shares of no par value common stock as against \$2.42 on 110,000 shares in the previous year. The increase in the outstanding stock was due to the issuance of the additional amount to acquire a small wire weaving plant at Three Rivers, Que. On a comparative basis, worked out to take into account changes in the company's capitalization, including a 2 for 1 split of the common and the conversion of the preferred, earnings in 1936 were \$1.91 per share and in 1935, \$1.49. You can see that last year's earnings did not provide a great deal of margin over the \$2 annual dividend which was established in 1937, but the general position remains quite healthy.

The last report shows a decline in working capital to \$580,549 from \$736,687 but this is due to a revaluation of investments to current market levels and a consequent deduction of \$114,735 from capital surplus. You can easily see to what an extent this could be recovered by a general strengthening of security prices. Total current assets of \$816,573 include cash of \$154,925, and investments of \$186,700, as against total current liabilities of \$236,114. Profit and loss surplus stood at \$362,169 at the close of the year and against fixed assets valued at \$581,213 there was a reserve for depreciation of \$394,078. The picture thus presented is an encouraging one for shareholders.

It is true that the profit level of Niagara Wire Weaving is directly dependent upon newsprint production, since it manufactures the fine mesh endless wire screens used on Fourdrinier paper machines, but the present decline cannot last indefinitely. It is true that publishers' stocks in the United States are high, but already steps have been taken in the matter of price reductions, to continue activity at the Canadian mills. While, as I have pointed out, there is obviously some uncertainty as to the current year's earnings, I do not think that general prospects warrant drastic steps by shareholders.

NEGUS, SACHIGO

Editor, Gold & Dross:

Kindly advise me regarding the future possibilities of Negus Mines; I understand they are sinking and still getting good ore. What average value do they expect to mill and will a mill be in operation this year? At what price would the stock be a good buy and what do you expect will be the high for the stock this year? Also kindly advise regarding Sachigo River Exploration Company, development been and being done and future prospects.

—A. R., Yellowknife, N.W.T.

Negus Mines Limited is meeting with considerable encouragement in the development of its property in the Yellowknife River area and results so far at depth are confirming the excellent indications secured from surface sampling and drilling. The shaft which is being sunk about the centre of the east vein has been sampled to a depth of 92 feet. From the collar, at a depth of 14 to 92 feet, the average of

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Dividend Notices**Imperial Bank of Canada****DIVIDEND NO. 192.**

Notice is hereby given that a Dividend of two and one-half per cent (2½%) has been declared for the quarter ending the 30th July, 1938, payable at the Head Office and Branches on and after Monday, the 1st day of August next, to shareholders of record of 30th June, 1938.

By order of the Board.

H. T. JAFFRAY,
General Manager.
Toronto, 15th June, 1938.

Provincial Paper Limited

Notice is hereby given that Regular Quarterly Dividend of 1½% on Preferred Stock has been declared by PROVICIAL PAPER LIMITED, payable July 2nd, 1938, to Shareholders of record as at close of business June 15th, 1938.

(Signed) **W. S. BARBER,**
Secretary-Treasurer.

PRUDENTIAL TRUST COMPANY, LIMITED

Notice is hereby given that a quarterly dividend of 1½% on the Capital Stock of the Prudential Trust Company Limited has been declared payable on the 2nd July, 1938, to shareholders of record at close of business on the 25th June, 1938.

By order of the Board.
ALFRED HALL,
Secretary-Treasurer.
20th June, 1938.

Silverwood's DAIRIES LIMITED**Dividend Notice****PREFERRED DIVIDEND NO. 1**

Notice is hereby given that a dividend of twenty cents (.20c) per share has been declared on the Preferred Shares of the Company, payable July 15th, 1938, to shareholders of record at the close of business on June 30th.

By Order of the Board,
J. H. GILLIES,
Secretary-Treasurer.
London, Ontario,
June 20th, 1938.

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DIVIDEND NOTICE

Notice is hereby given that a dividend of Sixty Cents per share has been declared upon the preferred shares of the Company, payable July 2nd, 1938, to shareholders of record at the close of business on the 22nd day of June, 1938.

By order of the Board.
F. T. LARGE,
Secretary.
Toronto, June 15th, 1938.

HYDRO-ELECTRIC POWER

THE increase in the capacity of the hydro-electric power installations of Canada in 1937 was 167,161 horse-power. This is much larger than the addition of 36,475 horse power made in 1936, but is substantially lower than in some earlier years before and since 1929. The increase in 1935 amounted to 362,080 horse power and in 1928 to 550,315 horse power. The total hydro-electric capacity of the Dominion at the end of 1937 was 8,112,751 horse power. The larger new developments of 1937, according to a report issued by the Federal Department of Mines and Resources, were those of Ontario Paper Company on Outardes river, Quebec, where an installation of 50,000 horse power was completed, and the Great Lakes Power Company which brought into operation an installation of 10,000 horse power on Montreal river in Ontario. The remainder of the increase was made up for the most part by extensions of existing stations.

Quebec led the provinces in installations during the year with a total of 116,366 horse power. Saskatchewan came second at 19,000 horse power, followed by Ontario 15,475 horse power, Manitoba 12,500.

GOLD & DROSS

the shaft sampling was 1.6 ounces across a width of 20 inches. For the last 55 feet the average of the samples was in excess of two ounces. Drifting commenced last month both east and west at a vertical depth of 100 feet. Equipment for the 50-ton mill and mining plant was to commence arriving at the property early this month. The outlook appears quite promising but you must realize that I am unable to tell you at what price it would be a good buy or what the high is likely to be for the year. An unprecedented rush has set in for the Yellowknife area and there will be intensive development this summer, but I cannot predict the further results or what effect they will have marketwise.

Milling commenced last month at the Sachigo River Exploration Company's property and with feed running two ounces to the ton it is Ontario's highest grade gold mine. Results so far indicate that the expectation of a monthly production of \$50,000 will be realized. The only expenses for the balance of the year will be the payroll as all supplies for that time are on hand. As a consequence the shareholders' loan of \$180,000 should be quickly repaid. The average grade of ore down to the second level has officially been reported as better than \$86 per ton. Prospects for the future would appear excellent as ore was recently cut on the third level and the crosscut assay was 11.38 ounces (\$398) across one foot. Structure on this horizon is said to be identical with that on the second level. Dealing with tonnages, E. R. Brown, vice-president, at the annual meeting in April, computed these as 6,375 tons, grading 2.48 ounces for a total of 15,810 ounces. This ore lies between a point 75 feet above the first level and to the floor of the second level. No allowance is made for deeper extensions in the computation.

POTPOURRI

W. J. C. Hamilton, Ont. Analysis of the latest reports of **STANDARD PAVING & MATERIALS** and its subsidiary, **CONSOLIDATED SAND & GRAVEL** for the year ended March 31, 1938, indicates that the major part of the improvement shown in the consolidated report of the two companies was earned by Consolidated Sand & Gravel. The parent company showed net available for its own 7% preferred stock of \$82,355 or \$6.28 a share, after providing for one year's dividend requirements on the preferred stock of Consolidated Sand & Gravel. The latter company on the same basis showed a surplus of \$54,648, so that the other subsidiaries together contributed only \$27,707 of the total. However, it must be remembered that no benefit can accrue to the parent company from the profits earned by Consolidated Sand & Gravel until dividend arrears amounting to \$33 a share on the preferred stock of that company at the end of March, 1938, have been cleared up. A dividend of \$7 a share on these shares was paid in December, 1937, the first payment since November, 1932, and while prospects for the company in the current year are not as good as they were last year, a further dividend is possible this year if operations do not slip too far below last year's level, as the company has a good liquid position. Even under the most favorable conditions, however, it would appear that it will be a good number of years yet before all arrears on the Cons. Sand & Gravel preferred shares are paid off and the parent company participates in its earnings. Earnings actually available to pay dividends on the preferred stock of Standard Paving & Materials from its other subsidiaries amounted to \$27,707 or \$2.11 a share in the latest year. Arrears on the stock totalled \$40 a share as at March 31, 1938.

F. W. L. Winnipeg, Man. Work was discontinued last fall at the **COCHENOUR WILLIAMS GOLD MINES** to await the raising of additional finances. Shareholders were informed at the recent annual meeting that it was hoped the company would be in a position to resume work in the near future. Development when stopped was stated to be at an interesting stage and officials are confident a profitable operation will result. Initial underground work on the 150-foot level and subsequent diamond drilling indicated a number of sections where good commercial ore would likely be found. Following this a level was established at 275 feet and a drive put out, and a program of diamond drilling carried out with practically every hole returning good values. It is believed a small amount of work will show an appreciable quantity of ore.

D. J. C. Owen Sound, Ont. Of course the prospects for **GYPSUM, LIME & ALABASTINE (CANADA) LIMITED** will depend to a large degree on the general business trend. However, the company has apparently been doing fairly well. A recent official communication informed shareholders that despite a slump of about 26% in the value of building permits during the period, the company's sales of building materials during the four months ended March 31 (first 1/3 of its fiscal year) were ahead of the previous year and better than in any comparable period since 1932. The winter season is not a particularly active one for the building supply industry and Gypsum is believed to have been in the red during early months of the fiscal period in recent years. Results for the full year will consequently hinge to an important extent upon the trend in coming months. The letter hinted at a smaller profit margin but spoke hopefully of the general business outlook and in the light of improving sales forecast a "satisfactory" final net profit after charges for the full year. Gypsum, whose present management weathered a proxy battle last year, was hard hit by the depression with 1937 net of 26c a share showing relatively moderate improvement over the 1932 loss of 58c and was less than one-sixth of the 1929 peak of \$1.70. Some members of the Canadian building supply industry last year surpassed their 1929 record, so that Gypsum has a certain slack to recover.

C. T. Millertown, Nfld. One is naturally hesitant about advising the purchase of "speculative penny stocks." In the stocks listed on the Toronto Stock Exchange **BOBO** appears to offer possibilities at the prevailing price. This is an exploration and holding company and its balance sheet as at April 30 showed advances to and investments in other mining companies totalling over \$1,055,500, at book value. In the unlisted section **CROWSHORE** appears interesting. Two mineralized zones have been disclosed in diamond drilling on this property which adjoins Albany River Mines in the Pickle Crow area. Additional work is planned which will likely include selection of a site for a shaft. Drills have been moved to the second group approximately a mile east.

A. W. Petrolia, Ont. **CONSOLIDATED OIL CORPORATION** is one of the leading complete independent enterprises in the oil industry in the United States. Crude oil is obtained from extensive acreage located chiefly in Texas, Oklahoma, Kansas and Wyoming. Output is transported to refinery economically by the largest pipeline system in the country and by tank ships. The company's activities are nation-wide, and its products are also distributed on a considerably smaller scale) in Cuba, Mexico and Western Europe. In addition to its sizeable business in gasoline, the company is an important refiner and marketer of lubricant. The crude oil position has been greatly improved in recent years through the development of lower cost production. The company's output is about 50 per cent of refinery crude oil requirements, which is about average.

The recovery of the company from depression influences was relatively slower than that of most oil units, largely in reflection of adjustments following the merger of the predecessor company into the present enterprise. However, profitable operations have been restored in 1935, since which time further gains have been recorded, through development of increased crude oil production and sizeable gains in the sale of refined products. Because of its wide scope of operation and satisfactory crude oil position, the company should enjoy at least an average participation in the results of the industry. Although large expenditures have been made for continued property improvement, a sound financial position has been maintained. Preferred dividends have been uninterrupted. Common dividends were resumed in 1934, and should continue relatively generous. The company recently stated that earnings thus far in 1938 have been below those of a year earlier, but have covered dividend requirements. For some months to come it appears probable that the company's earnings will continue to run moderately below those of last year.

H. C. W., Sault Ste. Marie, Ont. Unlisted brokers inform me that there is only a nominal market of ½ to 1 cent for shares of **RICE LAKE GOLD MINES**. The company has a group of claims in the Rice Lake area of Central Manitoba but I understand that diamond drilling in 1936 did not meet with much success. The company has various other shareholdings but appears short of funds.

R. N. M., Saskatoon, Sask. I understand that business of **CLAUDE NEON GENERAL ADVERTISING, LTD.**, is running at about the same level as the previous year. In other words, the company has not yet emerged "out of the red" and cannot be expected to do so, so long as present conditions continue. Since the company operates mostly on long-term basis, it is slow to feel the effects of improving business and conversely of any recession. In 1937, the loss after all charges was reduced to \$36,936 as compared with one of \$92,328 in 1936.

R. E. J., Brantford, Ont. As **GOODSITE MINING SYNDICATE** was just recently formed and the property, which is in the Sudbury district, still in the prospect stage, I am unable to give you much advice as to its possibilities either minewise or as a "saleable proposition." However, I understand exploration last year disclosed some interesting showings, two veins having been traced for over 1,000 feet and partially investigated. A diamond drilling program is planned.

J. B. N., Westmount, Que. Yes, gross income of **LORD NELSON HOTEL COMPANY** rose but net declined. The company's annual report for 1937 shows an increase in operating revenue to \$204,486 from \$183,303 in 1936, but after allowing for higher operating expenses, \$216,508 against \$189,793, depreciation of \$24,000 and interest of \$24,000, net loss for the year rose to \$60,022 against \$54,490 in 1936. The balance sheet shows indebtedness to the Canadian Pacific Railway (secured by 5% second mortgage) up from \$243,149 to \$269,881. Net working capital gained from \$12,487 to \$17,047, exclusive of deferred liability of \$12,240 representing City of Halifax taxes, payable 1938 to 1942. Sinking fund instalments on the 4% first mortgage bonds, interest on which is guaranteed by Canadian Pacific Railway, were in arrears \$60,000 at the end of 1937. The bonds are outstanding at \$600,000. Profit and loss deficit at the end of 1937 was \$511,317.

W. V. M., Halifax, N.S. **CONSOLIDATED ONTARIO GOLD MINES** which was formed to consolidate a group of properties in the West Shining Tree area, including Algonquin Mines, is still in existence but I have no report of any recent activity. The head office of the company is located at 111 King St. West, Toronto.

T. D. S., Carleton Place, Ont. I think you are taking too optimistic a view of the outlook for **CANADIAN VICKERS LIMITED**. Although, as you say, the company's total income more than doubled in the year ended February 28, 1938, there was still a loss of \$47,531, after depreciation of \$190,255 and bond interest of \$150,390. This compared with a loss of \$198,358 one year earlier. Total income in the latest period was \$293,114, up from \$142,287. J. McL. Stephen, acting President, reports that sales booked were up 44 per cent, and the carry over of work in progress into the current year also shows appreciable increase. Prospects for the current year continue fairly satisfactory, he stated, and "further improvement in the company's position is looked forward to." Despite capital expenditures of \$43,915, net working capital rose from \$532,122 to \$610,585. Cash, however, was down from \$40,178 to \$4,661. Mr. Stephen stated that the company's financial position did not improve sufficiently to warrant resumption of sinking fund payments.

F. J., Windsor, Ont. With new finances forthcoming enlargement of the mill on the Blockhouse-Dome property of **NOGOLD MINING CORPORATION** in Nova Scotia is underway. Hydro-electric power has been secured, a new hoist, 100-ton crusher and other equipment purchased. The mill flowsheet has been completely revised and while amalgamation and concentration will likely be used when operations are resumed, cyanide may be added later. With electric power now available there will be a considerable saving from the expensive use of Diesel power. It is officially stated that 30,000 tons of commercial ore is blocked out with other promising indications which could materially revise this estimate upward. The ore, it is expected, will average \$20 to the ton. The company has no liabilities outstanding with only a little over half of the authorized capital issued. The Nova Scotia government recently built a new gravel road in to the property.

W. W. A., Montreal, Que. The facts are that, helped by the increase of \$1.50 per ton for the price of newsprint in 1937, **MERSEY PAPER CO., LTD.**, showed an increase of \$123,000 in profits, from \$824,219 to \$947,243. Interest requirements absorbed \$366,536 as compared with \$378,324 the previous year and the balance of \$580,707 was transferred to reserves for depreciation and depletion. One year before, \$445,995 was so transferred and in 1935, \$355,088. The balance sheet reflects the sale of \$4,000,000 of first mortgage 5 per cent. bonds in June 1937. Replacing an excess of current liabilities over current assets of \$2,129,143 at the end of 1936, there was a net working capital of \$1,428,674. Bank loans were cut down from \$3,651,000 to \$311,000, despite an increase in inventories from \$785,276 to \$1,190,627. Fixed assets reflected an amount of \$112,488 expended on account of purchase of certain timber lands under the terms of an agreement entered into during the year. The total purchase price will not be determined until timber cruises now underway are completed.

R. F., Chatham, Ont. As you apparently realize mining is a speculative undertaking, it is difficult for me to advise you as to whether the proposed operation in which you are asked to participate "is too wild a gamble." Naturally it is if you are not financially able to take the chance, and further, you do not state the basis on which you are asked to put up your money. As far as the properties you mention are concerned some underground work has been done on the **ED. HARGREAVES KIRKLAND GOLD MINES** and while the structure was reported as favorable, gold assays were low, although over wide veins. It is possible here conditions can improve at greater depth and it remains for drilling to reveal the picture, hence the gamble! Deep diamond drilling has also been proposed for the **KENAKOTT KIRKLAND GOLD MINES**. Location and geology of this property is said to be interesting, but no definite ore results have been reported from exploration to date, which consisted of extensive surface exploration and about 3,000 feet of diamond drilling.

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Concerning Insurance BUYER'S CRITICISM

Representative of Large Purchasers of Insurance Criticizes Methods and Practices of the Business

BY GEORGE GILBERT

ALTHOUGH criticism of insurance methods is often voiced at meetings of organizations of manufacturers and other business men, it is not infrequently accompanied by a frank recognition of the fact that no business is safe without the sure protection of adequate insurance for the preservation of capital values and the conservation of liquid assets.

As put by one critic not long ago, the object of such criticism is not to tear down but to strengthen the insurance structure, to make it more flexible, and to suggest ways of less complicated procedure, at least to the extent of bringing out into the open some of the complexities, duplications, archaic practices and competitive methods which impressed him as being a hindrance to the prompt, orderly and efficient conduct of the business.

This critic believes that the yearly insurance bill of the country is too high, despite the fact that statistics can be produced to show that the average rate has been declining over a lengthy period of years. He contends that these results are more or less only relative, and do not tell the whole story. He further claims that in many ways the insurance industry, in regard to the insurance of property values at least, lags many laps behind the economic needs of the times, and is unable to supply with facility and simplicity the kind of insurance coverage required or preferred by the large buyers of insurance.

It is not suggested by this critic that the profits of the insurance companies by and large are too great, but it is claimed that the expense factor is too burdensome, due, not to wilful mismanagement or haunting waste, but to the duplications and complications of regulatory control, and to methods, imposed by outworn machinery from above or complacently tolerated from within, which conditions, it is contended, have produced an unsatisfactory situation in the insurance business.

ONE of the factors responsible for the expense rate is not overlooked by this critic—the tax on premiums. He claims there is no moral or economic justification for taxing insurance premiums. By taking over three per cent. of the funds contributed to meet the losses arising from disasters, and by confiscating over ninety-five per cent. of the funds thus raised for purposes other than originally intended—which was to provide for the cost of government supervision of the business—the states and provinces are undoubtedly making capital of human misfortunes, and forcing another factor into the overburdened expense ratios of the insurance companies which, as he says, must be reflected in the selling price.

Another factor which has a distinct bearing on the expense rate is the existence of hampering legislation which calls for a multiplicity of returns on the part of the companies and necessitates a complexity in the methods of conducting the business in different jurisdictions and the development of various contract forms and rating methods. It seems to be the opinion of this critic that the companies have in some measure been caught in the meshes of a bureaucratic net of their own spinning.

It is claimed that through their various boards and a great variety of restricting rules, not only regarding rates and forms but including limitation of agents and commission rules, the companies have nurtured a lack of good faith to the point that men, who in their private dealings would be most meticulous in living up to verbal obligations, in the insurance business deliberately violate written pledges.

ALL this, besides adding to the mental confusion of the buyer, increases the expense ratios of the companies, and therefore makes higher premiums necessary, not only by the cost assessed against them for the support of all these different bureaus, boards and associations, but also by reason of the extra agency and home office expense.

One of the complaints of purchasers of insurance in very large amounts, as voiced by this critic, is that they are not entitled to buy on the basis of a wholesaler rather than a retailer; in other words, that they have to pay the same rate per \$100 as the small purchaser. This protection of the small buyer against discriminatory rates is looked upon as a contravention of one of the fundamental principles of big business, which has enabled the large corporation to become large, and which justifies its warrant for existence.

It is held that the average executive of such a corporation can take no other view of the matter. He sees the economies brought about by centralized purchasing, selling and operating. His insurance buyer shows him how he has simplified the insurance program, greatly reduced the number of separate policies, concentrated similar forms of coverage

with a single insurer purchased through a single source, and the executive expects that the net cost will reflect savings for these reasons.

There are many large corporations which for one reason or another prefer to purchase their insurance from the standard stock companies, but if wholesale prices cannot be obtained from these companies they are inclined to place their business elsewhere or to carry the risk themselves if their property values are sufficiently well scattered.

IN MANY cases these large corporations have established insurance departments, with technically trained personnel whom the managements regard as fully as well-qualified as the agents or brokers who have hitherto been handling their insurance requirements. They see no reason why their insurance departments should not deal direct with the insurance companies in working out forms and rates.

While it may be recognized that, due to the present method of conducting insurance operations, the business must be cleared through an appointed agent or broker, these corporations feel that commission money is being diverted by the insurance company to someone who has not earned it. This money, it is claimed, should in some acceptable and legal way be shared with the purchasing corporation.

Admitting that the insurance needs of the large corporations are vastly different from those of the small business firms, it must be recognized at the same time that it is not within the province of insurance buyers to settle the problem of the proper method of compensation of agents and brokers, which seems to be the principal bone of contention.

As far as these large buyers of insurance are concerned, they evidently consider the difference between tariff and non-tariff companies, or between stock and mutual companies, as of no significance from the point of view of economic theory. What they regard as the essential consideration is the security which is behind the contract. While they may have a preference for standard stock insurance, they resent having the finger of scorn pointed at them, with subtle aspersions cast upon their judgment when they purchase insurance outside the group of associated companies.

QUESTIONS ABOUT LAPSED POLICIES

IN THE House of Commons at Ottawa on June 15, Mr. Robert Fair, M.P. for Battle River, Alta., asked the following questions:

1. What is the total amount of premiums paid on the life insurance policies that have lapsed during the calendar years 1930 to 1937 inclusive?

2. What is the approximate average length of time the above policies have been in force?

Hon. Charles A. Dunning, Minister of Finance, replied:

1. The information required is not available from the annual statements received from the various life insurance companies registered at the Department of Insurance.

2. Answered by No. 1.

HEADS LIFE MANAGERS' CLUB OF LONDON

AT THE annual meeting of the Life Managers' Club held at Hotel London the following officers were elected: President—J. W. Taylor, Canada Life; Vice-President—Bedell Hamilton, Standard of Edinburgh; and Sec'y. Treasurer—W. H. Robinson. New members of the Executive were George Little, London Life, and E. C. Ward, Confederation Life.

This club was formed five years ago by several managers of life insurance branches in London. Its purpose is to encourage co-operation with a view to improving local agency conditions and systems.

Following the adoption of the Secretary Treasurer's report and fitting remarks by the retiring president, Preston Gride, J. A. Sinnott of the Montreal Life gave an enlightening talk on "Agency Organization" which brought out an interesting discussion.

INSURANCE INQUIRIES

Editor, Concerning Insurance:

Would you kindly give me any information you can on The Northern Life Insurance Co. of Canada?

I have been a subscriber to SATURDAY NIGHT for over twenty-five years. My son, who is coming out of college this year, and is going to be trained as an insurance producer, knows also the importance of your wonderful paper in the life of the man in business or other activities, and he, too, will become and stay a subscriber to your paper, which will make at least two generations.

—P. J. M., Quebec, Que.

The Northern Life Assurance Company of Canada, with head office at London, Ont., has been in business since 1897, and operates under Dominion charter and registry. It is regularly licensed for the transaction of life insurance, and has a deposit with the Government at Ottawa of \$77,225 for the protection of Canadian policyholders exclusively.

Its authorized and subscribed capital is \$1,000,000, of which \$250,000 is paid up. At the end of 1937 its total assets were \$10,318,645.23, while its total liabilities except capital amounted to \$10,052,681.88, showing a surplus as regards



A. P. EARLE, A.I.A., A.A.S., President and Managing Director, Montreal Life Insurance Company, who has been elected First Vice-President of the Canadian Life Insurance Officers Association.

—Photo by "Who's Who in Canada."

policyholders of \$265,963.35. As the paid up capital amounted to \$250,000.00, there was a net surplus of \$215,963.35 over capital, policy reserves, reserve for mortgage and real estate investments, provision for dividends to policyholders and all liabilities.

Policyholders are amply protected and the company is safe to insure with. All claims are readily collectable.

It is very gratifying to know that SATURDAY NIGHT is held in such high esteem by you, and we hope that it will continue to be conducted in the future in such manner as to hold your good opinion.

Editor, Concerning Insurance:

On your Insurance Page some time ago there appeared a letter from M. D. J. of Quebec, Que., which is of particular interest to life insurance men for two reasons.

In the first place the insurance situation there indicated is one in which many young married men find themselves; and, in the second, it brings to light a problem concerning the solution of which there is considerable variance of opinion within the life insurance fraternity.

To understand the problem clearly it will be well to summarize the known circumstances in which this young man of the letter finds himself: he is now 37 years old, married, with four children; has one life insurance policy for \$5,000, on the 20-payment life plan, taken out ten years ago, with an annual premium of \$158.50, with dividends being used to provide paid up additions. The purpose of the inquiry letter was to ascertain whether he should, or should not, make any change in the existing policy.

The gist of your advice to him is found in the following partial quotation: "...most advisable...to maintain his present 20-pay life policy in force, as it would mean a loss to him to make any of the changes suggested. In another ten years he will have his 20-pay policy fully paid for, and will have \$5,000 of insurance together with bonus additions for the rest of his life, or for as long as such protection is needed, without further cost..."

As a general principle there is much to be said for the maintenance of any life policy in accord with its original terms. But there is also much to be said for the point of view of the many capable, conscientious insurance men who will differ with SATURDAY NIGHT's advice to this young man. These men will say that such advice can only be justified by an assumption that the insured has the current ability and willingness to increase his annual commitments for life insurance, or that he has other substantial estate. While the letter made no reference to either possibility, the very nature of the inquiry is an implication that there is no available current income for an increase in premiums and no other sizeable assets. I know that a large body of insurance opinion will support me in saying that, under these circumstances, some change in this policy should be made.

Why, in your advice to him, should "fully paid for in ten years" and the policy's retirement value to him be

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NOTICE TO READERS

Saturday Night's Insurance advice service is for the use of paid-in-advance mail subscribers only. Saturday Night regrets that it cannot answer inquiries from non-subscribers.

Each inquiry must positively be accompanied by the address label attached to the front page of each copy of Saturday Night sent to a regular subscriber and by a stamped, self-addressed envelope.

Each letter of inquiry should refer to one subject only. If information on more than one subject is desired the sum of fifty cents must be sent with the letter for each additional question.

Inquiries which do not fill the above conditions will not be answered.

SHAW & BEGG

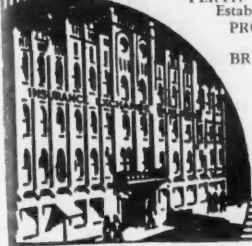
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FEDERAL FIRE INSURANCE COMPANY OF CANADA Established 1823	994,296.59
CONSOLIDATED FIRE & CASUALTY INSURANCE CO. Established 1911	831,897.35
MERCHANTS FIRE ASSURANCE CORP. OF NEW YORK Established 1910	15,769,169.00
PACIFIC FIRE INSURANCE COMPANY Established 1851	7,338,943.28
BANKERS & SHIPPERS INSURANCE COMPANY OF N.Y. Established 1918	6,402,814.01
NEW JERSEY INSURANCE COMPANY Established 1910	4,098,712.78
MILLERS NATIONAL INSURANCE COMPANY Established 1865	6,367,827.08
LUMBERMEN'S INSURANCE COMPANY Established 1873	4,784,697.22
STANSTEAD & SHERBROOKE FIRE INSURANCE CO. Established 1855	1,253,270.23
AMERICAN AUTOMOBILE INSURANCE COMPANY Established 1911	19,155,032.17
GORE DISTRICT FIRE INSURANCE COMPANY Established 1839	\$ 2,346,069.46
ECONOMICAL FIRE INSURANCE COMPANY Established 1873	2,594,862.75

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The National Life Assurance Company of Canada

Home Office
Toronto



Established
1897

so stressed without the least reference to the needs, should he not live, of the five other people referred to in the letter of inquiry? Is it not true that, if we knew that this man were certain to live to age 47, there would be no such thing as life insurance; and that, if he should die in the next year or so, his wife would have little left in 1948 of the "fully paid up" policy?

While the ages of the children are not given, we do know that this man, if he act upon your advice and can afford no more of income for life insurance, will have brought up a family of five dependents until the youngest is over ten years of age with a total insurance estate of approximately \$6,000—representing a peak benefit for his family, when his own last personal expenses are paid, of not more than \$50 monthly for 10 years. This you would apparently have him do during the period of maximum future dependency of his children in order that, should he live, the premiums on this policy may cease at age 47 rather than at some later time.

It may be true that one of the changes suggested in the letter is not possible. But, as you know, there are other changes which can be made which would involve the loss of little or no current equity. And there can be no question concerning the beneficial nature of such a change which would increase the protection for his family.

Actually it would be possible for this man to ensure the increase of his wife's income for the first ten years following his death somewhat beyond the \$50 per month suggested above and at the same time ensure the extension much farther into the future of the certain date to which this \$50 monthly income would be payable to her. In doing this he could also assure himself that, should he live to age 60 or age 65, he would have considerably more equity for retirement income than his existing contractual obligation will give him.

True, he will have extended his premium obligation beyond age 47. What of it? Is the advantage of having a paid up policy of a certain value over the ability to accept paid up insurance for a similar amount a few years later, to outweigh the advantage of more adequate security for his family during the next ten years, when they will obviously need it to a far greater extent than during any period thereafter?

Is it not true that money and equities are only of value in their ability to provide one with satisfaction? And is it not possible that the satisfaction from the knowledge of increased provision for his family may be worth far more to this man than any not extra he will pay through a change which will provide it?

Certainly such a possibility should at least merit careful consideration. To do you justice, there is perhaps a thought of this in your last paragraph of advice when it is suggested that the whole idea might be submitted to the insuring company. It would seem strange, however, if this man should follow this bit of advice when, by doing so, he would be questioning (as I am) your very definite condemnation of the idea of any change.

—A. K. K., Toronto, Ont.

While there is always room for a difference of opinion as to the best advice to give under a stated set of circumstances, I still am firmly convinced that the best advice to give a person who holds a good policy like a 20-pay life with ten premiums paid is to carry that policy through to maturity as a paid up policy, and to maintain its cash value intact if possible for the purpose of protecting the insurance against lapse or forfeiture in the future through inability to keep up the premium payments. And, further, that when the agent of another company advises the insured to change or switch the policy, the insured should ask the agent to put his proposition in writing and sign it, and the insured should then submit it to the company carrying his existing policy for its analysis.

To be satisfactory in the long run, a life insurance policy must not only provide protection for dependents as long as such protection is needed, but it must also provide a measure of protection for the insured himself in old age, when protection of dependents is no longer required. It is also highly desirable that a man should be able to look forward to the time when his policy will be fully paid for and he



WILLIAM H. CASE, who early this year became a member of the firm of Parkes, McVittie & Shaw Limited, general insurance brokers of Toronto, is receiving the congratulations of his friends on his election to the office of Most Loyal Gander of the Ontario Pond of the Honorable Order of the Blue Goose. "Bill" Case started his insurance career with the Eagle Star and British Dominions Insurance Company, and after five years' training in all departments of the business, joined the Canadian Fire Underwriters' Association at Toronto as Inspector, later serving three years at the Ottawa office of the Association. He joined the Robert Hampson & Son Ltd. Group as Special Agent for the Province of Ontario in 1928, which position he held for several years before forming his present association.

will have no further premium payments to make. A 20-pay life policy admirably meets these requirements. The premiums, too, are payable during the productive period of life, when the insured, as a rule, is best able to make them.

If protection of dependents is still needed at the end of the 20 years, the policy may be continued in force without further cost as long as there is any need of such protection. Should the time arrive when family protection is not required, the cash value may then be utilized for the purpose of providing an income for the insured, or for any other purpose that best meets his needs at that time.

When the agent sold the insured in this case a 20-pay life policy, he sold him an excellent contract in a good company, and the way in which the insured can get the most value out of his policy is to keep up the premium payments until the policy is paid up. With its existing cash value, the policy is well-fortified against lapse or forfeiture in the future should the insured fall upon hard times and not be able to keep up his payments.

It is better to have a \$5,000 policy so protected than to pyramid his insurance by present utilization of cash values to a point where the insured may lose it all through not being able to keep up his premium payments. If his earnings increase, he can put on additional insurance, but he should not disturb his present insurance or have his mind unsettled about his policy.

Editor, Concerning Insurance:

Can you inform me whether mutual fire insurance companies doing business on the cash plan as well as the premium note plan are required to maintain reserves on their insurance policies on the same basis as the stock or board companies?

—E. F. B., Brampton, Ont.

Mutual fire insurance companies are required to set up as a reserve the same percentage of their cash premiums and of the cash payments on their premium notes as stock or board companies are required to set up on their premiums. That is, eighty per cent. of the unearned portion of such payments must be maintained as an unearned premium reserve liability. While the percentage is the same for all companies, the amount actually set up as a reserve varies in accordance with the amount of the premiums charged, so that where the rates charged are lower than board rates the amount of the reserve required to be maintained is also lower.

This fact is often lost sight of in comparing the security afforded by one class of company with that of another. It should not be overlooked that where there is any heavy cut in the rates there is also a corresponding reduction in the reserves.

ALBERTA'S PRODUCTION TAX

(Continued from Page 17)

these securities has been the readiness with which during years of poor crops an asset can become a liability. The owner of Western lands is then compelled to find actual cash from other sources to meet his tax bills.

This situation cannot possibly arise if the new scheme goes into force in its entirety. Taxation will no longer be a threat to the land owner. True, he will have to bear his share of the new production tax in good years, but in years of crop failure he will no longer be compelled to throw good money after bad in order to maintain his ownership. The land in some seasons may yield no income but at least it cannot become an expense.

Another most valuable feature of the new taxation scheme should be noted. As was pointed out above the landless majority in Western Canada is now enjoying a costly system of social services provided at the expense of the land-owning minority. Doubtless these services are desirable and necessary, but it is equally desirable that the people who get a service should pay for it. In the past the land owner, often an absentee receiving no benefit whatever from provincial or municipal expenditure, has nevertheless been taxed far beyond his capacity to provide the funds for local governments to spend. Arrears of taxes in Alberta already amount to nearly \$50,000,000. Most of this is assessed against land which will eventually have to be taken over by mortgage creditors and cleared of the burden at their expense.

IF, AS it is anticipated, the new measure results in a cancellation of outstanding taxes, and in an adjustment of provincial and municipal ex-

pense to a budget which can be borne by the annual production of the province, then the benefits to investors in Alberta real estate will be enormous.

The tenant farmers, or the nominal land owners who still retain microscopic equities in their land, have in the past voted light-heartedly for roads and hospitals and schools, knowing that the cost of these would be borne, not by themselves but by the investors who had only the alternative of paying the tax bill or losing his land at a tax sale. Now these same voters, when they realize that every fourteenth scoop of wheat, every fourteenth egg, and every fourteenth quart of milk, belongs not to themselves or to their landlord but to the government, may assume a little more responsibility. They will be disposed to view new and costly proposals with suspicion and will weigh carefully the benefits to be received against the actual burden which they must bear themselves. Reckless and extravagant policies, readily tolerated under the old taxation system, are likely to receive short shrift under the new Production Tax.

The Social Credit government has frequently been condemned for its attitude to the investing public. Certainly few people have done more to arouse popular hysteria against the "money-baron" against the banks, the insurance companies and the mortgage houses. But it must be admitted that no other administration in Canada has had the courage to attack the antiquated taxation system of the local governments or has proposed such a sweeping measure of relief to the long-suffering and much abused mortgage holders and land owners.

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MINES

BY J. A. MCRAE

HARD Rock Gold Mines has accumulated close to \$400,000, and there is good reason to believe the company may go on a dividend paying basis about the end of the current year. The plant is capable of treating 6,000 tons per month. The recovery promises to average about \$11 per ton. Officials believe costs may be held to under \$5 per ton. This suggests operating costs of \$30,000, and operating profit of \$35,000 per month. Such profit would amount to 14 cents per share annually before allowing for taxes and depreciation. The outlook is favorable, therefore, for dividends at a rate of 10 cents per share annually.

The Red Lake gold area may have another big tonnage gold mine. John E. Hammell is making provision for a big enterprise on property adjacent to Howey. If present indications continue, Mr. Hammell entertains hope of establishing an enterprise of several thousand tons of low grade ore daily. The ore is very low in grade, and the success of the enterprise may depend upon whether the property may stand up to a production rate of around two million tons annually. Work is proceeding with this picture in view. Operations to the end of the current year should provide a pretty good idea of whether the goal is to be reached.

Perron Gold Mines recovered an average of \$10.33 in gold from each ton of ore milled during May, for recovery of \$104,604.

Gold production from the mines of Canada as measured by production records to date will amount to \$156,000,000 for 1938.

Nickel production from the Sudbury district in Northern Ontario amounted to 20,470,000 lbs. during April, an increase of over 3,000,000 lbs. above the March record.

Kirkland Hudson Bay Gold Mines has so far failed to locate any commercial ore in the big program of work at the 4,450 ft. level. The cross-cut extended into the property at that depth from the adjoining Lake Shore has extended three quarters of



NEW EXCHANGE PRESIDENT. Frank G. Lawson, elected president of the Toronto Stock Exchange by acclamation at the annual meeting this week. Mr. Lawson succeeds Norman Urquhart, is the fourth incumbent to hold the office of president of the Toronto Stock Exchange, was treasurer in 1931, secretary in 1932, chairman of the Building Committee responsible for the erection of the new Exchange building, occupied the position of vice-president in 1937.

the way across the property, and arrangements have been made to continue the southerly exploration by driving a diamond drill hole right through to the south boundary. The program represents one of the more costly prospecting efforts ever undertaken in this part of Canadian gold mining fields. The company invested \$211,000 in Red Crest Gold Mines but that property has been obliged to close down and await a favorable period for further financing. Also, the company invested \$98,000 in J. M. Consolidated where work on a limited scale is in progress.

Macassa Mines produce \$138,943 in gold during May, thereby setting the highest record so far in the history of the mine. Ore yielded an average of \$16.57 per ton. Preliminary estimates prepared for SATURDAY NIGHT suggest the mine will show a produc-

tion of \$795,000 from 49,000 tons of ore in the first six months of 1938.

Arntfield Gold Mines produced \$30,080 during May from 7,737 tons of ore, or an average of \$4.28 per ton.

Waite-Amulet Mines having indicated a width of 90 ft. of ore in diamond drill hole No. 4 appears to be assured of having the largest individual orebody in the Rouyn district outside the Noranda mine. The copper content of 7.6 per cent. is impressive, along with \$1.84 per ton in gold.

Gunnar Gold Mines is maintaining production at between \$50,000 and \$55,000 per month. The average recovery of between \$12 and \$13 per ton provides scope for a substantial margin of profit.

Kerr-Addison Gold Mines has been securing average recovery of over \$8 per ton during the past six weeks, or about 15 per cent. higher than had been originally estimated by close observers.

God's Lake continues to increase in importance. From production records of around \$50,000 per month a year ago, the mine has continued to grow. In April the output rose to \$84,000. Now comes advice that production for the month of May reached \$87,045. Ore reserves are increasing, and the ore actually broken in the stores has a value of close to half a million dollars.

Ventures, Ltd., and Sudbury Basin Mines, are co-developers with The Tonopah Mining Company in establishing the La Luz Mine in Nicaragua. Gold ore so far indicated is \$30,000,000. The deposit is about 1,000 ft. in length and over 200 ft. in width. Operating costs of around \$2 per ton are ultimately expected. This suggests an outlook for \$4 per ton operating profit, or pointing toward expenditures of \$10,000,000 and operating profit of \$20,000,000 on the ore so far indicated. The estimate of ore is confined to 500 ft. in depth, whereas geologists and engineers express the view the deposit will continue to depth. Work is in progress to place the mine under production at an initial rate of 400 tons of ore per day.

Preston East Dome is arranging with two brokerage houses in Toronto for \$600,000 for erection of a mill of 500 tons daily capacity, the plan being a bond issue of \$700,000 at 6 per cent.

Faulkenham Lake Gold Mines has entered into a deal for the purchase of control of the Starrett-Olson property of Val d'Or Mineral Holdings at Red Lake. John E. Hammell and associates in Val d'Or continue to be interested in the enterprise. The property adjoins Madsen Red Lake and has been diamond drilled sufficiently to disclose high grade ore. One ore shoot showing on surface and drilled to moderate depth has an indicated length of between 300 and 400 ft., a width of eight feet and carrying an average of over \$18 per ton in gold.

WESTERN INDUSTRY

The Prairie Provinces have over 2,700 manufacturing plants. They employ over 45,000 people and their payroll is in excess of \$53,000,000 a year, says a report of the Industrial Development Board of Manitoba.



D. K. BALDWIN of Nesbitt, Thomson & Co., Ltd., Montreal, who is the new President of the Investment Dealers' Association of Canada. The association is holding its twenty-second annual meeting this week at the Manoir Richelieu, Murray Bay.

NEW BOOKS

BIG SHOTS

"A History of the Business Man," by Miriam Beard. Toronto, Macmillan, \$5.50.

BY G. W. HICKS

WITH the publishing of "A History of the Business Man," Miriam Beard has fulfilled her destiny. Unlike the Roosevelts, of whom it has been said that they have three ambitions—to make money, to marry young, to become President—the Beards have but one ambition: to write history. Miriam Beard's father, Charles, and her mother, Mary, are eminent historians with a long list of distinguished works to their credit. Her brother, William, published his first historical work "Create the Wealth" in 1936, and her husband, Dr. Alfred Vagts, published his "History of Militarism" late in 1937. Written from an American viewpoint, despite its world-wide scope, "A History of the Business Man" is the result of eight years work, is written in a facile style somewhat reminiscent of Hendrik Willem van Loon, except in the later chapters which, being rather heavily documented, make slower reading.

In writing of the business man, the author definitely means the Big Business Man, whom she represents as a prime factor in the fomenting of history. She starts him off well back in his infancy, 1800-1200 B.C., when the deep peace which authorities in such matters believe to have existed in northern Europe came to an end with the manufacture and traffic of arms by the business man, and in view of this situation, European history began. Since then War has been his major preoccupation in political history.

THROUGH twenty-eight chapters, seven hundred and sixty-five pages, and two hundred and nine sections Miriam Beard chases the business man; chases him from the (Continued on Next Page)

Dominion Textile Company Limited

Excerpts from the
DIRECTORS' REPORT TO THE SHAREHOLDERS

"In view of the situation prevailing from December, 1937, onward, it was deemed advisable to reduce the Company's large inventory of manufactured and semi-manufactured goods, and, as a result, shipments exceeded production during the last three months of our fiscal year, corresponding with the first three months of the calendar year 1938.

"The Balance Sheet as at March 31st, 1938, tells only too plainly the story of a reduced volume of business with consequent reactions in many directions. As compared to last year, Bills and Accounts Receivable at \$2,789,862.17 are down almost \$400,000.00, indicative of the shrinkage in sales volume. Inventories are smaller by a like amount. Accounts Payable are sharply reduced at \$288,040.30 as compared to \$497,621.57 a year ago, because of smaller purchases of all kinds of supplies from other companies in Canada due to curtailed operations in our plants. In spite of the fact that wage rates are about 6% higher than a year ago, Accrued Wages, representing a fortnight's pay to our seven thousand odd employees, owing to short time this year, is seen to be \$217,300.00 as against \$296,000.00 last year when the mills were more fully occupied. In so far as present conditions in

our business are the result of inadequate tariff protection, combined with high wage costs, the danger signs are plain to read

"A programme of expenditure on Capital Account to improve the physical assets of your Company was begun early in the past fiscal year, and was well under way when the full force of the recession hit us. The jobs in hand have been completed and have involved a total expenditure of \$1,575,660.75 as against a provision for Depreciation of \$1,310,472.94, so that the difference of \$265,187.81 has come out of Working Capital.

"While the physical assets of the Company have been maintained in good condition all along, changes are continually taking place in the manufacturing technique of our business and older types of equipment have to be replaced to keep abreast of the times.

"Your Company's finances are in a sound condition and, unless revolutionary and fantastic ideas are allowed and encouraged to make headway at the expense of the whole social and economic order in Canada, we should be entitled to feel that capital invested in our business will continue to have an opportunity to earn a fair return."

BALANCE SHEET

ASSETS	As at 31st March, 1938	LIABILITIES	
CURRENT:		CURRENT:	
Cash on Hand and in Bank	\$ 49,069.67	Cotton Acceptances	\$ 529,310.60
Bills and Accounts Receivable	2,789,862.17	Accounts Payable	288,040.30
Trade, less Reserve	77,832.27	Provision for Taxes	454,338.82
Accounts Receivable—Other	—	Accrued Wages	217,300.00
Inventories—Raw Cotton, less Reserve	\$1,652,105.96	Due to Subsidiary Companies	61,184.58
Merchandise and Supplies	2,376,646.32	Accrued Interest on Bonds	16,372.50
As determined and certified by the management and valued:		Deposit Accounts	126,006.35
(1) As to Raw Cotton, at cost or market price, whichever was lower less Reserve	—	Preferred Dividend Payable 15th April, 1938	33,960.50
(2) As to Merchandise, at less than cost or Market price	—		\$ 1,726,513.65
(3) As to Supplies, at Cost less amounts written off	—	RESERVES:	
Marketable Securities, less Reserve (Market value \$3,366,320.00)	3,263,529.16	Reserve for Depreciation	\$12,969,706.25
	\$10,139,043.57	General Reserve	266,552.43
INVESTMENTS AND ADVANCES:		Contingent Reserve	112,466.74
Investments in Subsidiary Companies, less Reserve	\$ 3,879,653.39		13,348,725.42
Due by Subsidiary Companies	127,716.57	Twenty Year First Mortgage Sinking Fund Bonds 4 1/2%	
Other Loans and Mortgages	25,336.13	Series "A" due 1st March, 1935—	
	4,032,606.09	Authorized and Issued	\$ 4,500,000.00
FIXED ASSETS:		Less: Redeemed	134,000.00
Land, Buildings and Machinery	30,551,230.84		4,366,000.00
Valued as per appraisal of Canadian Appraisal Company, 1920, plus additions to date at cost, less amounts written off	—	CAPITAL STOCK:	
DEFERRED CHARGES:		Preferred 7% Cumulative—	
Prepaid Insurance, Taxes, etc., applicable to future operations	\$ 100,011.20	Authorized: 20,000 shares \$100 Par Value	
Premium on Bonds Redeemed and Discount on Bonds Issued	284,750.00	Issued: 19,406 shares	\$ 1,940,600.00
	384,761.20	Common—	
	\$45,127,641.70	Authorized: 350,000 shares No Par Value	
		Issued: 270,000 shares	\$ 2,700,000.00
		Earned Surplus	\$ 3,370,802.63
			\$45,127,641.70

Approved on behalf of the Board:
C. E. GORDON, Director
H. S. HOLT, Director

Audited and certified in accordance with our Certificate.
P. S. ROSS & SONS, Chartered Accountants.
MONTREAL, 28th May, 1938.

PROFIT AND LOSS ACCOUNT

Net Trading Profits, before Depreciation	\$ 3,015,660.75
DEDUCT:	
Provision for Depreciation	\$ 1,310,472.94
Directors' Fees	9,267.50
Remuneration of Executive Officers	78,988.00
Legal Fees	18,175.17
Interest on Bonds	197,351.23
Premium on Bonds Redeemed	2,350.00
Provision for Income Tax	420,888.90
	4,036,693.76
Net Profit from Operations	\$ 978,966.99
ADD:	
Interest on Investments and Other Income	480,059.08
Net Profit transferred to Surplus Account	\$ 1,459,026.07
	\$ 1,459,026.07

Audited and certified in accordance with our Certificate. P. S. ROSS & SONS, Chartered Accountants.

SURPLUS ACCOUNT

Balance at Credit 1st April, 1937	\$ 5,414,368.56
ADD:	
Net Profit for the Year ended 31st March, 1938	1,459,026.07
	\$ 6,873,394.63
DEDUCT:	
Amortization of Bond Premium and Discount	\$ 16,750.00
Dividends on Preferred Stock	135,842.00
Dividends on Common Stock	1,350,000.00
	1,502,592.00
Balance at Credit 31st March, 1938	\$ 5,370,802.63

Audited and certified in accordance with our Certificate. P. S. ROSS & SONS, Chartered Accountants. MONTREAL, 28th May, 1938.

BUSINESS AND MARKET FORECAST

(Continued from Page 17)

of the price movement, the rails tending to display weakness; the industrials, strength. This type of action represents temporary irresolution on the part of the market as to the minor trend, but in due course one average can be expected to fall into step with the other, thereby clarifying the movement.

In the current instance, weakness in the industrial average carrying to or under 106.73 would represent decisive penetration by that average of its May 31 support point, thereby confirming, as concerns the minor trend, the rail weakness, and suggesting a test by the industrial average of the March 31 lows.

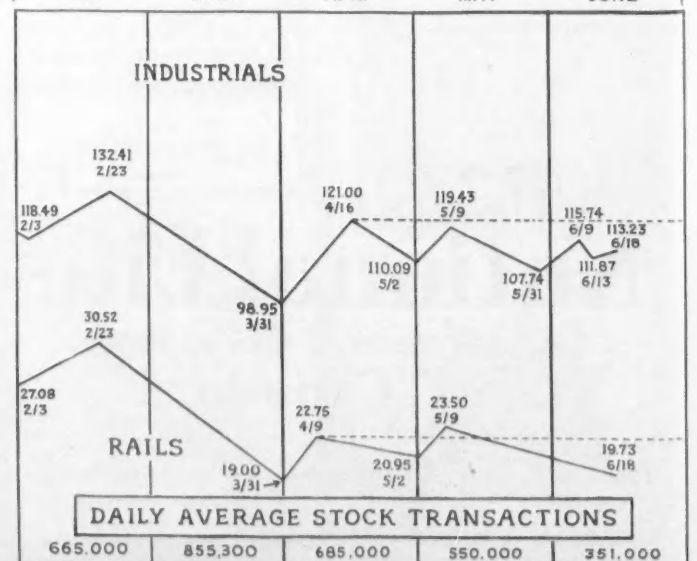
To the contrary, an up-movement in the two averages carrying both the rails and industrials decisively above their June 9 rally peaks of 20.81 and 115.74, respectively, would lend some hope that a renewed drive at the important upside intermediate resistance points, established in April and May, was under way. Increasing volumes, on such upturn, would lend strength to the assumption.

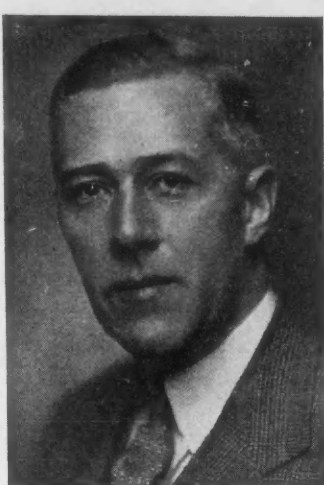
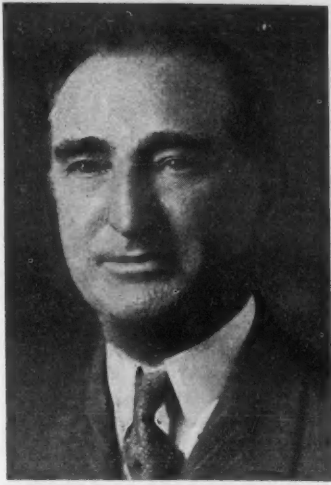
In any event, the more important limits between which the rail and industrial averages have been moving for the past two months, namely the support points of March 31 at 19.00 and 98.95, respectively, and the rally peaks of April/May at 23.50 and 121.00, constitute those limits, the eventual breaking of either of which limits by the two averages will disclose whether the downward trend of the past year is still under way, or whether reversal of this movement to an upward direction has taken place.

A feature of the minor seesawing movements of the past nine weeks has been the lightness of daily volumes. Coming after a considerable decline in stock prices, this phenomenon has frequently signalled the drying up of liquidation and thus the point of approximate dead centre from which the market has reversed to an upward direction. Continuation of low volumes, in the current instance, or while the averages remain within the important limits mentioned above, should be regarded as of favorable import.

DOW JONES STOCK AVERAGES

FEB. MAR. APR. MAY JUNE





EXCHANGE EXECUTIVE. The above officers were elected at the recent annual meeting of the Toronto Stock Exchange. From left to right they are: the Hon. Manning W. Doherty (vice-president); Gordon R. Bongard (secretary); T. A. Richardson (treasurer). Elected by acclamation, these officers are all well-known in Toronto financial circles, have served for a number of years on the Managing Committee.

OIL

BY T. E. KEYES

LAST week oil operators got the surprise of their lives when Royalite Oil Company announced an increase in production from 30 to 37 per cent. In the last two weeks six new wells have come into production, and it is estimated the flow from these wells will add another 10,000 barrels of oil per day to present production. Consequently, operators were expecting a cut rather than an increase in production.

The Royalite Oil Company states that the increase is due to the fact that Turner Valley crude oil is now moving from storage to consumers' hands much faster than was anticipated a few weeks ago. The recent

MINE MAKERS OF CANADA



C. E. RODGERS, E.M.—Mining and Metallurgical Engineer; General Manager, Sylvanite Gold Mines Ltd., at Kirkland Lake, Ont., brings a many-sided and varied experience to Canadian mining. He began his mining career in summer field trips while at the University and School of Mines, North Dakota, where he received his degree of E.M. He not only visited the mines during this period, but worked underground. Even then Mr. Rodgers was noted for his thoroughness and desire to know and understand every detail in connection with mining and metallurgy. Immediately on graduation he set himself the goal of gaining as great an experience as possible in gold, silver, lead and copper mining. With this end in view he accepted posts in the various mine fields in British Columbia, Washington, Idaho, Nevada, California and other western states. His first important position was as assistant to the General Manager of the Idaho-Maryland Development Company in California, which position he held for a year and a half. His next position was with the North Star Mining Co. of California for a year, working on its two properties. He left California to come to British Columbia, representing Merrill Metallurgical Company, first in connection with mill construction and later with the operation of a gold milling plant. On completion of this work he went to South Porcupine for the same company in 1913 to enlarge Dome Mill. For the next four years Mr. Rodgers engaged in experimental work in relation to milling and was in charge of the assaying and refining departments. For a third period he was Superintendent of the Trethewey-Silver-Cobalt Mill and in 1917 he accepted the position as manager of Tough-Oakes Gold Mines Ltd. at Kirkland Lake and was elevated to the position of General Manager in a short time. He resigned this position in 1919 to engage in private consultation work for a period of five years. During this period he had under his supervision continuously four or more mining companies, actively operating in the Ontario and Quebec mining fields. In 1924 he accepted the position as Superintendent of the Sylvanite Gold Mines Ltd., becoming its General Manager in 1927, which position he now retains. Mr. Rodgers brought Sylvanite to a profitable production in 1927 from early exploration. He designed the two hundred-ton mill as well as the subsequent enlargement to five hundred-ton capacity. He also designed the two hundred-ton mill for the Delnorte Mines Ltd. at Timmins, Ont., one of the three subsidiary companies of the Sylvanite Gold Mines Ltd.

—Photo by "Who's Who in Canada."

rains, and the resulting good crop prospects in Western Canada, have already begun to effect not only oil consumption but every line of business in the West.

The other evening I dropped into the Palliser Hotel here and met a taxi driver who has chauffeured me about on a few occasions, and he told me about all the "big oil bugs" that were in town. Among them was Colonel Spencer, president of Home Oil of Vancouver, A. J. Nesbitt of Montreal, Colonel Barker of Winnipeg, General Manager of C. & E. Corp., and C. P. Reil of Vancouver, all actively associated with companies operating in Turner Valley. Then my informant told me about all the geologists that were in town. In all, there were two from Texas, one from California and two from Tulsa, Oklahoma. However, these geologists are not very talkative fellows. In fact they will hardly admit they are geologists. All these people being present indicates that Turner Valley, or Alberta oil fields, are attracting the attention of oil men all over the continent.

Of the recent new producers, by far the most important is Vulcan Brown, located about a mile north of the present producing area of South Turner Valley. Dr. Hume, in addressing the Petroleum Producers' Association a few weeks ago stated that if this well should prove a producer, it would be an excellent indication that oil would be found all along the west flank of Turner Valley—which would mean that the field would be around 17 miles long. This Vulcan Brown well, in addition to proving up a further area of the field, is also regarded as the largest well brought in by the Brown-Moyer-Brown interests. Its initial flow, previous to acidization, was 1,200 barrels in fifteen hours.

Frontier Royalties, one of the Anglo-Canadian group, came into production last week, and in its initial three-day test, previous to acidization, produced 7,396 barrels, thereby breaking the field record previously held by Davies No. 2 well, which produced 7,087 barrels in the same period. As this is written, the Anglo-Canadian office report that two of their recently completed wells, namely, Frontier and Sundance, are now on the government eleven-day test. Both are known to be big wells, and the Anglo management expects them to be larger than their Prairie well, which is at present the largest in the Turner Valley field.

The total production from the Anglo group for May was 92,416 barrels, and the value of this oil was \$8,116,662.12.

The Anglo-Canadian Company owns 66 per cent. of the outstanding shares of Frontier Royalties, 64 per cent. of the shares of Sundance, 83 per cent. of the issued shares of Coronation and 20 per cent. of the issued shares of Prairie, Monarch, Firestone and Foundation Royalties. Consequently, the company has a much larger interest in the wells just completed. The Coronation well is now nearing completion, being at a depth of 7,269 feet—167 feet in the lime, which is the formation from which oil is obtained. The Anglo No. 1 well is drilling around 2,000 feet.

Barsac, another recent completion, is considered to be in the 1,200-barrel class.

Sunset No. 2 well is drilling below 5,400 feet. At this writing Royalties Oil Company reports the depths of their various wells as follows: No. 31, at 6,582 feet drilling in Blairmore formations below the Home Sands; No. 32 at 6,121 feet in Blairmore formation; No. 33 at 3,927 feet in the Upper Benton formation; Lethbridge South at 3,265 feet in the lower Benton formation; Royalties No. 30, recently completed, is on test, and while it is known to be a big well, no official figures are available which would indicate its actual size.

United 5, owned by the Brown Oil group, is also on test.

The other day I visited Dr. George S. Hume, the Dominion Government geologist, who is now back doing geological work in the north end of the Turner Valley field. In oil circles in Western Canada, Dr. Hume is considered the greatest authority on Alberta oil geology, and his efforts are very much appreciated by oil operators and the public.

When Dr. Hume addressed the Producers' Association here in Calgary a few days ago on the highly technical subject of the Turner Valley Structure, among his audience were geologists and technical men from far and near. Yet this man, who has done so much to develop the natural resources of Canada, is now living in a tent with little or no conveniences. It seems rather strange that a civil servant who has really done big things

for his country should not be provided with a little better accommodation.

The production figures for May from the Brown group of wells are as follows:

Brown No. 1	26,172 barrels
Brown No. 2	13,868 barrels
Brown No. 4	13,998 barrels
B & B Royalties	12,868 barrels
Four Star	11,411 barrels

Turner Valley Royalties, the discovery well, produced 8,862 barrels; Westside, 8,721 barrels; Royal Crest,

NEW BOOKS

(Continued from Page 22)

Homeric Age to the New Deal; traces his doings in Lübeck, centre of the Hanseatic League; in Florence; and in Venice. For the author is chiefly interested in the individual as a means of building a type, rather than in actual economic historical events. Yet the type which she constructs is not a clean-cut figure; he remains something of an enigma; emerges as a complex, individualistic personage who derives his morals from the Germans, his sack suit from the Venetians, received an important share of his methods of finance-capitalism from Florence, and throughout his career has waged a losing battle against an ever-increasing waist line. As a consequence of this concentration on the individual in history, the book has obvious gaps, but as supplementary reading is invaluable.

Parallels are continually drawn between the ancient and the modern. The Medicis, Fuggers and Bickers are stacked up against the Astors, DuPonts, Vanderbilts, Carnegies and

Morgans; and in initiative, honest accomplishments, free spending and the extent of their swindles, the American millionaires are a match for the ancients. Financial-armorament wizards like Jacques Coeur, backer of Joan of Arc; Sir Thomas Gresham, the man with the purse behind Queen Elizabeth; and the more modern Krupps and Schneiders and Vickers are in a more sinister class of their own.

NEVER a severe critic at any place in the book, Miriam Beard ends inconclusively; her severest criticism of her subject, the business man, is that he has been the profit-making instigator of far too many wars; her kindest word that he has ever been a patron of the arts, a comparatively humane man in whatever age he is taken. In general, the author does decide that War, with its incredible economic burden, has driven, and in the future will drive, business more and more towards State control; that each Depression will have the same, though more modified, tendency. In America, "Business leadership" is the cry. In Miriam Beard's opinion, it will not come from the ranks of the politically-aphetic American business man, but from the Government which will probably have to impose it. Business needs an ideal, needs to be dedicated to something bigger, nobler than itself. Such a credo has always been lacking. The state, thinks Miriam Beard, may be the answer.

REAL ESTATE, MUNICIPAL BOND QUOTATIONS

Furnished by J. R. Meggeson & Co., Royal Bank Bldg., Toronto.

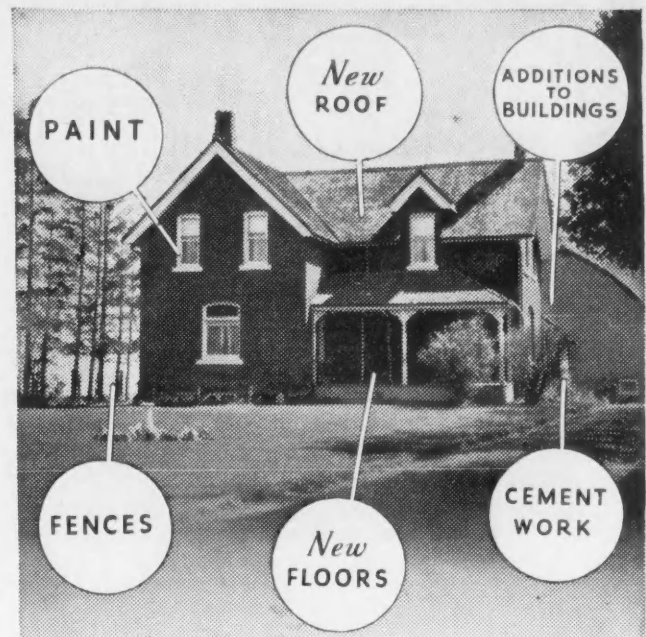
REAL ESTATE ISSUES

Acadia Apartments 6 1/2/49	35	40
Ancroft Place 4/56	52	58
Balfour Building 6/43	29	33
Bay-Adelaide Garage 6 1/2/47	29	32
Bloor St. George Rly. 7/46	42	48
Deer Park Manor 7/40	48	53
Dominion Square 6/48	48 1/2	52
Ellis Park Apts. 6 1/2/46	52	57
Godfrey Realty 6/42	41	45
Lord Nelson Hotel 4/47	45	50
Mayor Building 6 1/2/42	38	42
Montreal Apartments 5 1/2/48	57	61
Northern Ontario Bldg. 6 1/2/39	95	100
Ontario Building 3 1/2/43	25	30
Ogilvy Realty 5 1/2/51	65	69
Richmond Bay 6 1/2/47	92	96
Richmond Building 7/47	18	24
St. Cath-Stanley Rly. 3/57	32	37
Vancouver Georgia Hotel 6/47	—	58
Windsor Arms Hotel 6 1/2/47	79	83

MUNICIPAL ISSUES

East York, Township of	63	67
Eglinton, Township of	96	101
Fort Erie, Town of	95	100
Kingsville, Town of	95	—
Leamington, Town of	95	—
Leaside, Town of	98	102
Midland, Town of	98	102
Mimico, Town of	96	101
New Toronto, Town of	95	100
Niagara Falls, City of	99	103
North York, Township of	96	101
Pembroke, Town of	99	103
Riverside, Town of	98	102
St. Boniface 5's, City of	39	42
Scarboro, Township of	53	58
Sudbury 5's, Town of	101	105
Trenton, Town of	98	102
Weston, Town of	95	100
Windsor, 3 1/2/43, City of	62	65
York, Township of	78	84

Municipal quotations are necessarily approximate, there being various coupon rates and maturities.



MONEY TO IMPROVE YOUR PROPERTY

YOUR home or other buildings on your property, whether on a farm or in town, may be improved or added to under the Government's Home Improvement Plan. The terms are easy and payments may be conveniently arranged. You do not need to be a regular customer to secure a loan.

Consult the Manager of our nearest Branch and ask for booklet.

THE DOMINION BANK

ESTABLISHED 1871

"I SEE YOU DRIVE A Chrysler"



"Why, yes . . . and it's the first car we've ever had that completely satisfied the two of us. I like its good-looking lines, its roomy, luxurious interior, and the easy way it drives and steers. John raves about 'Chrysler Advanced Engineering', 'Floating Power', 'Safety-Styling', 'Equal-Pressure Hydraulic Brakes', and a lot of other things I don't understand.

"There IS one thing, however, on which we both agree. We've never owned a motor car that managed to get itself noticed so much. No matter where we drive it, someone is sure to remark, just as you did now . . . I see you drive a Chrysler."

Chrysler Royal • Chrysler Imperial • Chrysler Custom Imperial
ROYAL LEADERS OF THE KING'S HIGHWAY

Travelling,
at home or abroad? ...

Let Canada's oldest bank
arrange your travel funds.

Travellers Cheques and Letters of Credit are obtainable at any of the Bank's 500 branches.

BANK OF MONTREAL

ESTABLISHED 1817

MODERN, EXPERIENCED BANKING SERVICE
... the outcome of 120 years' successful operation

TOTAL ASSETS OVER \$800,000,000

A WEALTH OF INFORMATION

Every business has its own particular problems, and those who guide business enterprise over the road to success must accept the responsibility of making decisions. This bank, in serving Canadian business for 82 years, has accumulated a wealth of experience which many business men have found helpful.

THE BANK OF TORONTO

Incorporated 1855

TDWF

FOREIGN BONDS

(Continued from Page 17)

Service. The highest rating accorded by them to any bond issue is Aaa (triple a), followed by Aa, A, Baa, etc. The obligations of the leading debtor countries (grouped as good risks or poor risks according to whether full debt service has been maintained) are given the following ratings:

Good Risks	
Argentina	A
Belgium	A
Denmark	A
Czechoslovakia	Baa
Finland	A
France	A
Italy	Baa
Japan	Baa
Norway	A

Poor Risks	
Austria	Ba
Bolivia	Caa
Brazil	B
Bulgaria	B
Chile	Caa
Colombia	B
Germany	B
Greece	B
Hungary	Ba
Jugoslavia	B
Peru	Caa
Poland	Ba
Roumania	B
Uruguay	Ba

There are of course several other nations—and numerous states, municipalities, mortgage banks, etc.—which have entered the American market; but the loans issued by the above national governments constitute the majority of those held by Canadian investors.

The importance of ratings to the bondholder is discussed in a recent publication "Bond Ratings as an Investment Guide" by Gilbert Harold, in which it is stated "under no circumstances should investors assume, as many do, that the rating is a long-range scientific statement of a bond's value, for experience has proved that it is neither dependably long-range or scientific." A bond possessing an A rating one year may sink to a B classification very quickly under certain circumstances—as for example, Germany.

As a consequence the cautious investor will review the standing of his foreign holdings at regular intervals to ascertain whether any fundamental change—political or economic—is undermining their inherent soundness. In this appraisal of foreign bonds we will attempt to review briefly the position and outlook of the more favorably situated issues, and in a later discussion include the loans which are in partial or complete default.

ARGENTINA. Of the seven South American republics to float loans in North America only one—Argentina—has preserved a perfect debt

record. It is true that some of the provincial and municipal external issues have been in default (as in Canada), but the national government has not only paid both interest and principal promptly but has been successful in refunding its 6% loans into issues bearing 4½% and 4% coupons.

Several factors have contributed to the unique record of this republic. The population is mainly of European stock and the standard of education is high—in contrast to the other Latin-America republics; the country is well developed—due largely to the huge investment of English capital; foreign trade is active, the per capita figure being 70 per cent. larger than Chile (the next largest) and 8 times that of Brazil. Above all, the desire to pay has existed—a factor conspicuously lacking among both South American and certain European nations.

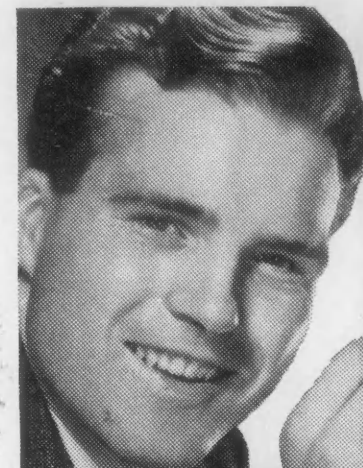
While in common with most other countries Argentina is now feeling the effects of the latest depression, a large export surplus—due primarily to cereals and linseed—has been maintained while a much less severe decline in industry than in the United States has so far occurred. There is every reason to believe that Argentina will weather successfully any future economic blasts and will retain the deservedly high credit standing it now enjoys.

Interest is being paid in full on the loans of the province of Cordoba and the city of Buenos Aires; but the provinces of Buenos Aires, Mendoza and Santa Fe are paying only partial interest, in accordance with debt readjustment plans announced some time ago. The bonds of these provinces are selling at a substantial discount below par and consequently offer interesting speculative opportunities.

BELGIUM. The sound credit rating enjoyed by the Kingdom of Belgium dollar bonds is reflected in the prevailing market price of 112 for the 7% loan due 1955. Three issues are listed on the New York Stock Exchange, all of which sell at a premium over par. A balanced budget testifies to the strong financial position of this small but historically prominent European nation.

CZECHOSLOVAKIA. The turbulence of the political scene casts a shadow over the outlook for almost all of the Central European countries which have issued dollar loans. To date however interest payments have been faithfully continued on the national debt, although one issue of the city of Carlsbad is in partial default.

The price range of the 8% bonds of Czechoslovakia—from 105 to 50 so far this year—is of course a reflection of the tension existing between Nazi Germany and this demo-



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cratic republic. Political factors naturally outweigh economic ones when considering the possible future experience of its foreign debt. Heavy expenditures on the national defenses have created a budget deficit and have increased the debt. However the favorable trade balance which has existed in recent years has facilitated the transfer of funds abroad for debt service. The risks in holding Czechoslovakian bonds at this time are apparent; the rating of Baa is an indication of their uncertain future.

DENMARK. In these days of habitual budget deficits and steadily mounting debts it is warming to the heart of the investor to scan the record of a country such as the kingdom of Denmark. Predominantly agricultural in its activity and hampered by an unfavorable balance of trade, this little kingdom has been able to achieve an excess of current revenues over current expenditures in all but one year since 1929-30. The annual import surplus of goods has been more than offset by the activity of the Danish shipping industry; and the energetic avoidance of unproductive debt has restricted interest charges to only about 15 per cent. of all budget expenditures. In short if it were not for the proximity of Denmark to other (and more aggressive) European powers, its bonds would probably sell at even a higher price than they now command.

FINLAND. The bonds of this republic are not widely held in this country. Only two dollar loans are now outstanding. Finland is given a high credit rating because of its sound budget and trade position.

FRANCE. The experience of Canadian investors holding French government bonds has been an extremely satisfactory one. Their price has consistently remained over par—even when war has appeared imminent. When the American dollar was devalued the price rose to 190 but with subsequent devaluation of the franc the price has returned to about 104 (for French 7's of 1949).

Unfortunately France has not been so successful in avoiding internal strife as in preventing war. French politicians have been adept at forming cabinets but not so facile in forming a national policy which would restore the economic health of the country.

The series of reforms which have accompanied the rapid growth of socialism have failed in their purpose of stabilizing the franc and stimulating business. The latest monthly index of industrial production is only slightly higher than the average for 1932. (Contrast this with Germany where the index is 118 as compared with a 1932 average of 53). Meanwhile large budget deficits are causing a rapid increase in the public debt and an abnormally large unfavorable trade balance is accumulating. Obviously the outlook is not encouraging, but the intrinsic wealth of the nation and its excellent debt record cannot be overlooked.

ITALY. Italy has been the mystery nation of Europe. Suspected of being on the verge of bankruptcy for the past six or seven years and known to be relatively poor in natural resources, this Fascist nation has nevertheless honored its foreign obligations punctually—in direct contrast to the record of its political ally, Germany. One reason for this may be found in the relative size of the dollar obligations of the two countries—Germany having a much larger debt in this respect; but a more fundamental reason for the difference exists in the desire to pay on the part of the Italian government and the lack of that desire on the part of those who are the present dictators of Germany.

It is difficult to obtain official

figures of Italy's economic position but it is probable that debt payments will be continued unless a European war should interrupt all normal economic and financial transactions.

JAPAN. The most striking features of the Japanese economic situation are the increasing disequilibrium of the national budget and the spectacular increase in the import trade surplus. For the budget year 1937-8 the deficit reached 1,115 million yen before allowing for the cost of the Chinese campaign. The latter amounted to 2,548 million yen so that the actual deficit was 3,663 million yen. As a result the national debt showed an increase of 20 per cent. over the previous year—and the 1938-9 budget will probably prove just as effective in swelling the debt burden of the nation.

In the calendar year 1935 Japanese trade resulted in an export surplus of \$7,705,000. In 1936 this was turned into an import surplus of \$20,519,000; and last year the unfavorable trade balance reached the record figure of \$174,974,000! It is a tribute to the ingenuity of the Japanese that in spite of this unhealthy situation the nation's gold stock is reported to be \$350,000,000 and so far the yen has withstood the pressure of the unfavorable balance of payments.

However the implication is clear. If the war with China continues, and if the cost of the war continues at such a high level, something must give way. Either the demand for war materials must be restricted or foreign creditors must suffer. Japan cannot continue to service its external debt—cannot spare the necessary foreign exchange—and at the same time wage a costly war indefinitely. So far interest on the Japanese bonds listed on the New York Stock Exchange has been paid regularly; but the current market price of these issues (71 for the 6½'s and 59 for the 5½'s) indicates the substantial risk their retention involves.

NORWAY. The dollar debt of Norway is made up of 5 issues of the kingdom aggregating \$102,068,000. Interest and sinking fund is being paid in full. Among the bonds of European debtors the obligations of Norway are virtually in a class by themselves. The 4% loan due in 1963 is selling at a premium which in itself is testimony of the high standing of the national credit. What are the principal reasons for this outstanding position? (It is instructive to compare—or contrast—them with our own situation.)

In the first place Norway enjoys political stability; secondly the budget has been balanced in each of the past four years; debt charges constitute only 20 per cent. of total governmental expenditures; and finally the 4th largest mercantile fleet in the world is responsible for creating a favorable balance of payments. The holders of Norway bonds need spend few sleepless nights.

In conclusion one word should be said concerning the future of all international obligations. The free exchange of capital just like the free exchange of goods can only thrive when the world is in a state of equilibrium. War, trade barriers, exchange regulations, international distrust—all these prevent financial and economic progress. The practice of borrowing and lending abroad has contributed greatly to the opening up of new territories and the improved standard of living in all countries; it is inconceivable therefore that the numerous difficulties now blocking the path of international investment should remain insurmountable. The comparatively small list of Class A government bonds may someday include every important nation in the world; but in the meantime the holders of bonds with a lower rating should review their investments frequently and carefully.



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SATURDAY NIGHT

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THE FRONT PAGE

IF IT were the chief task of the political machinery of a country to keep it supplied with a Prime Minister and a Cabinet to make the necessary appointments, spend the inevitable taxes, draw up the customary departmental reports, and provide the Governor-General with things to sign, the political machinery of Canada would be working very well. It keeps us supplied with a Prime Minister and a Cabinet, by methods which satisfy the party which happens to obtain power and do not too greatly annoy the other parties. We get along without purges, concentration camps, race persecution, secret police, preventive arrests, drilling of infants, or any other of the accessories of "modern" forms of government.

But the provision of an Executive is only one of the tasks which we expect to be performed by the political machinery of Canada. Another, and at times a more important one, is that of making changes in and additions to the statute law of the Dominion—a task which the Executive cannot perform, and which Parliament must. A large number of changes in the statute law of the Dominion are overdue now by several years. The Conservatives in their closing years realized this, and endeavored to modernize the statute law without bothering about whether their enactments were within the Dominion power or not, with the result that most of what they did was nullified by the courts. (It is permitted to surmise that some of them would never have done it if they had not been pretty sure that it would be nullified.) The Liberals have made the first preliminary move towards enlarging the Dominion power—a process which will certainly take years and may take decades—and have ever since acted as if there were nothing now constitutionally possible which needed to be done. Their administration has been on the whole good; their legislation—at a time when in every politically responsive country the whole structure of society is being gravely modified by new laws—has been negligible, and never so much so as during the session that is now coming so lackadaisically to an end as we write these paragraphs.

NOW this is totally and lamentably wrong—as wrong for the Liberal party as for the country. There is a great deal of far-reaching legislation, well within the present power of the Dominion, which the country urgently needs—and which it would be wise to give it, even if it did not need it, just to show that Canada is not completely paralyzed and incapable of adjusting herself to a new era without a radical change in the political system set up by the Fathers. For let us make no mistake about it, there are a great number of electors in this country, not all calling themselves Fascists, who are becoming increasingly dubious of the ability of the democratic parliamentary system to achieve any radical cure of the ills that have attacked us. And those of us who are desirous of maintaining the democratic parliamentary system—to what can we point in the record of Ottawa legislation for the past eight years, since the depression became an obvious fact, to convince these doubters that democracy can solve our problems?

The electors cannot be expected to pin their faith to a three-way trade pact which the Americans may never sign, to a constitutional amendment scheme which the Rowell Commission may never be able to carry into effect, to a solution of the railway problem which the Senate may never find, and to a reform of the Civil Service which will merely ensure a more exact partition of its "jobs" between our Sudeten French, our Czech English and our Slovak Irish. These are not the things that the electors are worried about. They are worried about their employment, or the market for their crops, or the chance of getting a profit from between the rising cost of labor and the falling price of the products of their factories. So far as these worries can be lessened by attention to the foreign trade of the country, the Government has perhaps done fairly well. But there is a very general belief among the Canadian electors that there are internal factors which affect business as gravely as external ones, and that practically nothing has been done about them. Nothing has been done about the railways. Nothing has been done about relief. Nothing has been done about housing. Nothing has been done about the relations of debtor and creditor—except to prevent the provincial authority from doing anything. Nothing has been done about monopolies or cases of "imperfect competition." Not only has nothing been done, but the Government has clearly been only too glad to be convinced that nothing, constitutionally, can be done.

WELL, the electors are going to look for somebody who will act as if something could be done. They have looked for such a somebody in half the Provinces, and have set up governments which have strained the constitutional powers of those Provinces to the limit in the effort to look as if they were doing tremendous things—and the electors have loved them for it! What does it matter that Mr. Hepburn cannot get Hydro repudiation through the courts, or Mr. Aberhart cannot get general repudiation past the disallowance power? They have at least gone through the motions of trying. They have been able to make the common man think that they did really care about what was happening to him. They have shown some audacity, at a time when audacity is probably a very



"STORM CENTRE." An evening study of the Parliament Buildings at Ottawa. Winner of the Five Dollar first prize of the week in the Summer Photograph Competition, this photograph is the work of P. Philip, 5400 Queen Mary Road, Montreal.

necessary thing. Nobody will ever accuse the King Government, or the Parliament over which it presides, of audacity. Its most daring act this year has been to add fifty cents to the radio license.

The Conservative party will meet in a few days to consider its future course in face of an opportunity such as has not been offered to a Federal party for a generation and more. And from its behavior during the past session, and the utterances of its most responsible leaders, we do not see the slightest hope that it will develop any more audacity or activity or inspiring faith than the Liberal party at present in power.

THERE is, we are aware, an answer to this charge—to this contrast which we have set up between the activity and energy of the Provinces and the inactivity and resignation of the Dominion. It is that each of the Provinces is pretty much of a unit in moral aspiration and economic interest, while the Dominion is a mixture of highly conflicting elements, "difficult to govern" and incapable of being directed strongly along a single path. The answer is, we suggest, inadequate.

There is far more potential unity among the people of Canada than the politicians since 1920 have been willing to give them credit for. It needs developing—we might almost say exploiting—by consistent and determined leadership. The people do not want a divided Canada, but no Federal party has ever sought to make them realize how the steady increase in the powers and responsibilities of the Provinces makes inevitably for a divided Canada, and how the practice of using the Federal exchequer as a milch-cow for supporting provincial services weakens unity and encourages jealousies between Provinces. All Federal parties have been far too solicitous of the goodwill of the corresponding Provincial party, as if under the impression that electors in, say, New Brunswick can never be appealed to as electors of Canada but merely as supporters or opponents of the New Brunswick Government of the moment. It is indicative of our national state of mind that when

THE PASSING SHOW

BY HAL FRANK

THERE would be no railway problem, as we see it, if Canadians didn't live so conservatively within their means of transportation.

To keep cool, these days, is to skimpily dress
And ignore the headlines in the press.
—Old Sensible Manuscript.

The saying that history never repeats itself, remarks Timus, stood the test of time very well until Hollywood began making historical pictures.

That psychiatrist who said that golf is an aid to sanity has evidently never talked to a golfer.

Fable: Once upon a time there was a Canadian poet who preferred to have someone else recite his verses for him.

It is natural to expect an increase of pessimism during the summer time, when so many people are looking through their glasses darkly.

President Roosevelt, it appears, is an antiquarian as well as a stamp collector. He has just proclaimed his devotion to the principles of liberalism.

Another who is hard to convince that this is a world of equality is the person who does not tan but freckles.

Ancient man didn't know how fortunate he was. He didn't have a government to support as well as a family.

Mr. Hepburn quarrels with Mr. King we instantly begin to ask ourselves what will be the effect on Mr. King, when the question ought to be what will be the effect on Mr. Hepburn.

WE SUGGEST that there is an opening, and a need, for a party in Canada as definitely devoted to the principle of a strong central authority as the old Republican party in the United States. It should not be impossible to make it clear that such an authority need never infringe upon the special institutions of the Province of Quebec; and indeed the French-Canadians have now such large minority populations in other Provinces that a strong central authority (in the determination of whose policies they would have an important voice) would in many respects be beneficial to them. The immediate result of the adoption of such an attitude by one of the great Federal parties might be slightly disadvantageous; but in the long run we believe it would be good both for the party and for the nation. And how we are ever to secure a change of the constitution in the direction of restoring the strong central authority predicated by the Fathers, if all Federal parties remain completely disinterested and all Provincial parties remain implacably hostile, is more than we can imagine.

SAVING THE DROWNED

"HEALTH," the official organ of the Health League of Canada, devotes a considerable amount of space in its June issue to the timely subject of the prevention of death by drowning. The effect of prolonged submersion is very similar to that of electric shock, and resuscitation is brought about by the same methods in both cases. Thus it is not surprising that the article on artificial respiration is from the pen, not of a medical man or of a life-guard, but of an officer of the Ontario Hydro, Mr. Willis MacLachlan, who has made a special study of electric shock and its treatment. His conclusions, which are reinforced

(Continued on Page Three)

MIDNIGHT MASS

BY ARCHDEACON F. G. SCOTT

THERE are many thousands of people all over the world who have visited at one time or another the Plains of Abraham. It was here that on September 13, 1759, the British troops under Wolfe defeated the French garrison under Montcalm. It was actually a very short engagement, but in the battle both commanders met their death. In the good dispensation of Providence, for the battle was one on which in various ways depended all the future history of North America, the two commanders were men of unblemished life, and each can evoke the admiration of both the nationalities which, then contending, were later on in Canada to be united in the great Dominion. Thus the Plains of Abraham, now preserved as the Battlefields Park, were hallowed by the mingled blood of two heroes of whom all Canadians may be proud.

On Thursday, the second day of the National Eucharistic Congress held last week in the Ancient Capital, a unique ceremony wiped out all the war-stains of the past and found, assisting at the Midnight Mass and partaking of a general communion, representatives of the Roman Catholic Church, both French and English, who had come from all parts of Canada to join in a nation-wide homage to Our Lord Christ the King.

Even to those who were not of the Roman communion it was a most moving spectacle, and the devotion of the forty or fifty thousand worshippers who in

"NONE BUT THE NOMAD"

THEY saw the verge of wisdom
And dreamed a god-like power
Lay within reach of their puny hands.

"The world is ours!" they cried.
"Behold! The rivers—we turn them where
we will:
And mountains—we shall grind them into dust."

Told nought of what they knew,
And covertly the mountains laughed and shed
their snows.

"Yield!" And the earth submitted.
"Yield!" And leafless trunks thundered on the
rapids.
"Yield!" And they labored on—the desert in
their wake.

Faith they squandered on maps—
Mad drawings of imaginary power.
Because of them they fought—with germs and
lies and steel.

Till the kindness of a god
Sent winds and waters and a great weariness
To gather them up in a cleansing sweep. . .

AGAIN the earth lay still,
Hearing her own sweet music.
None but the nomad broke her rest,

But him she loved for his quiet feet
And the richness of his voice whenever he sang,
"The earth is the Lord's and the fulness thereof!"

GWENDOLEN MERRIN.

childlike faith and love consecrated themselves anew to the Savior of the World was indeed a refreshing witness that in spite of the gross materialism of the times the old Christian faith of the first ages lives on.

THE central object of the service was the spire-like Repository, rising a hundred and twenty-five feet above the thousands of seats arranged in a circle around it. Thousands of electric lights on the avenues leading to the park gave a fairy-like beauty to the scene, and the Repository, under which was the altar, shone out like a golden temple.

When the Cardinal Legate, Archbishop Villeneuve, arrived, accompanied by bishops from all parts of Canada and others from abroad, the vast concourse of people, composed chiefly of men—and young men at that, for the service was specially for them—arose and cheered. In the Holy Hour of preparation preceding the Mass hymns were sung and prayers offered for changed lives, changed homes, for the cessation of wars in the world, and on behalf of those suffering from unemployment. Then all the people lit candles, shaded with colored paper, and standing renewed their baptismal vows, holding the lights on high as they once more promised to be true to God.

While Mass, with Archbishop Forbes of Ottawa as celebrant, was being offered, the hundred and fifty priests, accompanied by acolytes, passed through the vast concourse and distributed the Bread of Life, the men going forward and kneeling at appointed places.

The great crowd was largely composed of the working classes of the city and its surroundings. The utmost reverence marked their behavior. The singing in unison by the congregation of Eucharistic hymns and of the Magnificat as a thanksgiving at the end of the service came from sincere hearts which had been once more filled with the Heavenly Life. In the expression on the faces of the thousands as they dispersed to their homes one could see the spiritual conviction that a change had passed over them.

When all had gone and the lights were put out and the dark and silent sky brooded once more over the battlefield one felt that the arena of war had been sanctified by the presence of Him who said two thousand years ago, "Come unto Me and I will give you rest," "My peace I give unto you."